



Possessions and the New Testament People of God (cont.)

Paul (cont.)

2 Corinthians 6. We're getting into 2 Corinthians now. 2 Corinthians 6:3-10 talks about...Paul talks about his poverty, offering the gospel free of charge, some of the same things we saw in 1 Corinthians, but 2 Corinthians 8 and 9 is really where I want us to focus. So, the key verse being 2 Corinthians 8:9. *"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich."* Really, all this is based on, 2 Corinthians 8:1-9 and then 9:6-15, mainly, but the context here is Paul is encouraging the Corinthians to give to this offering for the church in Jerusalem, and he uses the Macedonians, a poor church, and how they had given as an example and says, "This poor church gave a lot out of their poverty. You have wealth to give." So, what we see...Scripture teaches we give out of an abundance of grace. We give willingly. This is grace-driven giving. We give willingly, based on God's blessing, at least according to our ability.

We give willingly. We give generously. Rich generosity, Paul talks about in 8:2. Generous giving to God, this is a great principle in 2 Corinthians 9. Generous giving to God results in greater giving from God. As we give, God gives more, but not for ourselves. God gives to us so that we might give away. God gives enough for us, this is 2 Corinthians 9:9-11. God gives enough for us. He meets our needs, and He gives excess for others. He gives to us in a way that is intended to flow to others. We are not hoarders of blessing, but channels of blessing. He gives enough for us. He meets our needs. He gives excess for others.

We give generously. We give cheerfully, 9:7. God loves a cheerful giver. Literally, this means hilariously, like, "Ha, ha, ha, we're giving!" We give cheerfully. We're not forced by God to give; not coercion, he says. We are freed by God to give. Freed by God to give. We give as a demonstration of the gospel. That's the whole point of 2 Corinthians 8 and 9 is that Christ has done this for us. We demonstrate what Christ has done for us in the way we give. We sacrifice our rights for others just as He sacrificed His rights for us. He became poor so we might become rich. We spend our resources on others just as He spent His resources on us. He has given us His riches, so we give to others. We spend our resource on others.

Then, we give to promote thanksgiving to God. Our giving promotes great thankfulness, 9:12 says. Giving unites the people of God. The picture of the unity. Unity in giving this offering for the church in Jerusalem; it's creating unity between these churches. Giving unites the people of God. We give regularly to the church, and so this is a picture we see. There's a weekly offering in 1 Corinthians 16 that we had seen, and the church deals responsibly with our gift. That's really a reference there to 2 Corinthians 8:20-21 where we see the integrity with which the gift was being handled by Paul. Then, giving exalts the goodness of God. Paul closes out and he says, "Your giving overflows in praise and thanksgiving to God." That right there is one of the most pivotal, important, significant texts on giving that flows from grace in the New Testament, 2 Corinthians 8-9.

Romans. Just miscellaneous things in Romans. We give generously inside the body of Christ. Romans 12:8 talks about giving to one another in the community of faith. We give selflessly outside the body of Christ. "If your enemy is hungry, feed him; if he is thirsty, give him something to drink." That's Romans 12. Then in Romans 13, he says we give willingly to the government. "Let every person be subject to the governing authorities," and he basically talks about how we give to the government. Paying taxes is a part of the Christian's task of submission to God, ultimately. Somewhat similar to what we've seen in what Christ had said. We give willingly to the government.

We are cautious with debt. Romans 13:8, "Owe no one anything, except to love each other, for the one who loves another has fulfilled the law." Most commentators don't believe that's an absolute forbiddance of any debt, though guys like Hudson Taylor, Charles Spurgeon both believed this verse prohibited debt altogether, never do debt. At the very least, we should normally avoid debt, at the very least, and at the very least, we should quickly pay off debt if we have it, Romans 13:8.

Then, when you get to Romans 15, Paul talks to the church at Rome about this contribution he's been taking up for the church in Jerusalem. He says collection of money by the church was a picture of unity in the church. I love this verse, Romans 15, where it says, concerning the contribution "Macedonia and Achaia have been pleased to make some contribution for the poor among the saints of Jerusalem." That word "contribution" in the original language it's "koinonia." It's community. The picture is, by the churches coming up together with a collection and making a contribution to the church in Jerusalem, they are saying, "We're in community with you." Their contribution is showing a unity in the church, "We're with you on this." Collection of money by the church is a picture of unity in the church.

That leads us on to Philemon. Not a ton in Philemon. The whole book is about Philemon's slave, Onesimus, who ran away, then came to Christ after he met Paul, and then Paul's sending him back to Philemon.

Colossians. Not a ton about possessions, specifically, in Colossians although there is this warning against covetousness in Colossians 3:5. Covetousness is idolatry. Strong. Worshipping things over God. Money is either an idol or a tool. It's one or the other. It's either an idol or a tool.

A little bit about possessions in Ephesians "Do honest work with your own hands, so that you may have something to share with anyone in need." (Ephesians 4:28) There are three ways to approach things. Number one, we can steal to get things. Not recommended. Number two, we can work to get things, most common. Three, which is rare and which is what Scripture tells us to do, we can work to get things to give things. Work to get things in order to give things. Too many Christians are living on level two; we need to live on level three there. We don't just work to get things; we work to get things to give things. Ephesians 5:5, again what we had seen in Colossians, to be covetous is to be idolatrous. Everyone who is sexually impure, who is covetous, has no inheritance in the kingdom of Christ. To be greedy is to miss the kingdom. To be greedy is to miss the kingdom.

Philippians ends, Philippians 4:11-19, "I can do all things through Christ who strengthens me." Contentment is found in Christ alone, regardless of possessions. This is what Paul's saying. In times of want, we must learn patience and trust. In times of wealth, we must learn humility and dependence. Regardless of want or wealth, Christ is sufficient. Then, you get to the end, very last verses in Philippians 4, and you see this: finances in the context of praise to God. Giving in the church brings glory to Christ.

When you come to the Pastoral Epistles, the most we'll see is really in 1 Timothy here, but on a whole, 1 Timothy 2:8-10 talks about women adorning themselves in respectable apparel with modesty and self-control. Apparel in worship should be modest, not costly, and attitude in worship should be humble, not drawing attention to oneself.

Then, you get to 1 Timothy 3, and you see elders and deacons and the qualifications there. Leaders in the church should honor God with their money. That's a qualification for leadership in the church. They should honor God with their money. Titus 1 says the same things. 2 Timothy 3 is warning about those who are lovers of money. Then, in 1 Timothy 5, Paul begins to talk about the care of widows and says, first, a widow should be provided for by her family. It's primarily the responsibility of her family, but then he says a widow should be provided for by her church if family is not able to do that, or if family is not there to do that a widow should be provided for by her church. Then, he takes a step deeper later on in the chapter, and he says the church should reflect the grace of Christ to the widow by giving to her, but he says the widow should reflect the goodness of Christ in the church. *"Let a widow be enrolled if she is not less than sixty years of age, having been the wife of one husband, and having a reputation for good works."* (1 Timothy 5:9-10) If the widow is not following after Christ, then that changes the whole picture here in 1 Timothy 5.

Then, you get to 1 Timothy 6. This is a poignant passage, kind of like the 2 Corinthians 8-9 passage, very important. Let's pick up in the middle of this passage.

Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

So, here's the deal: the path to great gain...I love this: gain; there's great gain...be content with having necessities. "Godliness with contentment," Paul says, "is great gain." You say, "Well, what's contentment?" We will have food and clothing, or coverings, some translations say. The picture is necessities. Then, second, be cautious with acquiring excess. Whenever you start to pursue more and run after more, be cautious. You're going to take nothing with you. We brought nothing into this world; we can take nothing out of it. You will take none of it with you, and it will take contentment from you. The more you accumulate, the more you seek after pleasure and your excess things, and the more we fill our lives with stuff, the more we dull our sense of contentment in God.

Just stay away from excess, Paul says. You will miss God's purpose for you. Your excess is not intended for you to have more stuff; it's intended for you to accomplish the purpose of God. The path to total ruin, Paul says, is love of money. It's the root of all kinds of evil, the love of money and desire for riches. People who want to get rich fall into temptation and a trap that leads them to plunge into destruction and ruin, and that's serious stuff. Desire for riches leads to a life of self-destruction and a life of self-mutilation.

That's just the desire to be rich. What about when you are rich? This is dangerous. Then, the plan for rich people. When you look at the rest of 1 Timothy 6:17-20, Paul tells them to flee self-confidence. Don't trust in your riches. Don't be prideful and haughty. Flee self-centeredness. Don't put your hope in the uncertainty of riches. You start to love your things instead of loving God. Instead, put your hope in God. He gives good things for your enjoyment. Key verse: 1 Timothy 6:17, *"God gives us every good thing to enjoy."* God gives

us good things for our enjoyment, but as you enjoy them, also use those good things for others' enjoyment. He then says, "Be rich in good deeds, generous; be willing to share." Invest good things in yours and others' eternity. So, that's the picture in 1 Timothy 6.

Miscellaneous

Miscellaneous letters in the New Testament. Hebrews. In Hebrews 10, joy supersedes property. "They joyfully accepted the plundering of their property because they knew they had a better possession and an abiding one." That's a great verse. Contentment...Hebrews 13...contentment supersedes possessions. "Keep your life free from love of money and be content with what you have, for he has said, 'I will never leave you nor forsake you.'" That is a great verse, Hebrews 13:5.

1 Peter. Peter, like Paul, says women should be modest. Women should be modest. "Don't go buy all this expensive stuff and wear it in the community of faith," Peter is saying. No. Elders should be honest with the way they use their money. Then, in 2 Peter, Peter is addressing false teachers, and he talks about how greed is associated with dishonesty. Greed is associated with dishonesty. "In their greed, they will exploit you with false words." (2 Peter 2:3) Greed is associated with dishonesty, and greed is associated with adultery. "They have eyes full of adultery, insatiable for sin. They entice unsteady souls." (2 Peter 2:14) There's danger there in greed. Jude, "Woe to them! For they walk in the way of Cain and abandon themselves for the sake of gain to Balaam's error and perished in Korah's rebellion." (Jude 11) Beware leaders who are greedy for financial gain.

Then, you get to John. 1 John 2:15-17. Beware lust for pleasure and pride in possessions. Beware lust for pleasure and pride in your possessions. 1 John 3:16-18 reiterates what we've already seen in James 2, that "if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?" God's love compels action on behalf of brothers in need. Action. If we don't act when we see brothers in need, then we don't know the love of God.

3 John 5-8 talks about supportive hospitality. What John's doing is he's commending guys for hosting Christians and supporting them, recognizing supportive hospitality. Remember this simple blessing because we're going to come back to it when we talk about prosperity theology. 3 John 2, "Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul."

Other thing from John, Revelation, and I want to show you just three main things in Revelation, two churches, and then the end of the book. The lesson of Smyrna. In the seven letters to the churches, we see Smyrna and Laodicea particularly when it comes to possessions. Smyrna: it is possible to be materially poor, yet spiritually rich. They were impoverished, but they were trusting in God, and Christ had commendation for them. On the other hand, lesson of Laodicea: it's possible to be materially rich, yet spiritually poor. So, Jesus says, "I'll spew you out of my mouth."

Then, you get to the very end of the book, Revelation 18 and 19 talks about...what we have is the profile of materialistic Babylon. I would encourage you to go back and read Revelation 18. It will make you see just in graphic imagery the danger and the destiny of materialism, because the whole picture is Babylon...a picture of the Roman Empire, picture of deeper things also. They were known for idolatrous religion and filled with excessive luxury, excessive luxury. It's the power of the world and the pleasure of the world all together, characterized by indulgent immorality.

So, the plea to God's people in the middle of that...a voice from heaven that pleads with God's people...flee materialism. Run! "Come out of her, my people. Don't take part in her sins." God abhors this. Flee it. Then, the picture of God's judgment that rains down, riches ripped away in Revelation 18:9-18. Riches ripped away and wealth laid waste. Everything in the rich and splendid vanishes, never to be recovered. It's the obliteration of materialism.

You might expect heaven to mourn at that, but no, heaven rejoices when materialism is struck down. The pleasure of God's people. We see that joy is found not in wealth. Particularly eternal joy, not found in wealth. Joy eternal is found in worship. I didn't include the verses there, but this is when you get to Revelation 21, remember where we started this whole picture. God and creation and material world all in harmony. In the end, Revelation 21: new heaven, new earth, all in harmony together.

Revelation 22: river of life, the water of life, no more curse. It's come around and eternity is good...material things...harmony between material things, man, and God. So, that's the picture where we end in Revelation.

Conclusions

OK. There you've got Old Testament, Christ, New Testament, conclusions. What I want to do...there are 18 conclusions here, and we're going to look at them through those five threads of the gospel. How do we understand possessions? Think about the character of God, sinfulness of man, sufficiency of Christ, necessity of faith, and the urgency of eternity that we talked about earlier. I know any attempt to summarize this kind of thing is, in the end, going to be insufficient, but I hope this gives an accurate picture of what we've just seen.

The Character of God

Character of God. There are a few here. I love what Billy Graham said. He said, "Tell me what you think about money and I can tell you what you think about God." Character of God, first conclusion: God is the sovereign owner of all things, and we are His stewards. That we've seen very clearly in the Old Testament and New Testament alike. Everything we have belongs to Him. We own nothing. We are stewards. We are money managers, so to speak.

Now, think about, particularly the stories that we heard from Christ, when He talked about a master entrusting things to his servants and leaving. There are a few different stories like that. They show us a picture of God's ownership. In those stories, the owner, He has authority. The owner has authority. He has the right to do with it whatever He pleases. God has the right to do with our possessions whatever He pleases. He has expectations. In every one of those parables, the master has specific expectations for what he wants His stewards to do.

He gives trust. He designates that authority to the steward to do something with it. That's grace. He's strict in the sense that He's serious about what the steward does with that, and the owner disciplines the stewards for poor stewardship. He's strict. He's generous. The master promises reward and blessing to His stewards. He is absent in every one of those parables, the owner leaves for a season. Now, that is obviously not to say that God is absent from us, but it is to say that there is delayed accountability in this picture, because the owner will return. He will return. The master will come back. Maybe sooner, maybe

later, maybe any time, maybe when least expected, but that's the picture of the owner that we have.

The picture of the steward, our stewardship. We are accountable. In all of those stories, the steward gives an account to the owner for what they've done. It does not matter how many people will have called us great or not; whether or not anything was named after us; if 10,000 people were at our funeral or one person was at our funeral. It doesn't matter what the newspapers or the history books will say about us. What matters is what our owner will say about us on that day. We are accountable to Him. We must be faithful with what we've been entrusted. We must be focused. The steward is concerned with serving the Master responsibly. We must be fearful, in a healthy way. These servants, stewards, know that their master is just, and they fear dishonoring him. Fear dishonoring God with your possessions.

We must work. Stewards work hard; they aren't lazy. We must be wise. They're managing another's assets. That's the whole picture in Luke 16. Be wise with how you use the resources that have been entrusted to you. Don't sit back and do nothing. Finally, we must be ready, because the Master could return at any point. The steward wakes up in the morning and says, "This could be the day," every single morning. That's the picture. God the sovereign owner of all things; we're the stewards of possessions that He's entrusted to us. That is a huge biblical theme when it comes to possessions.

Second conclusion: God is the compassionate judge over all peoples, and we are His servants. We are His servants. In His compassion, God cares for the poor all over Scripture. God cares for the poor, and God defends the powerless. All over Scripture, we see the widow, the orphan, the stranger, cared for specifically by God. His compassion, God cares for the poor, defends the powerless.

In His justice, God dispenses property and possessions to all His people. We see this. God is giving to all of His people property and possessions. We saw it in the Old Testament; we see it echoed in the New Testament. In His justice, God is also condemning. God condemns the prosperous who disregard the poor. Old Testament, New Testament, Gospels, we see God casting down rich, powerful people who neglect the poor. God casts down rich, powerful people who neglect the poor. He's the compassionate judge over all peoples.

We are His servants. As His servants, our goal is not luxury in this world. That's never the goal. Never. If the goal of our lives is luxury in this world, then we are not aligned with Scripture any more. Our goal is love for God. We want to love Him far more than we want luxury in this world. We're His servants; we're the servants of a compassionate judge.

Third conclusion: material possessions are a good gift from God to His people for His purpose. This is so huge. As much as Scripture talks about the danger of wealth and riches, we need to see that God gives good things for us to enjoy. Possessions are intended by God to be savored. In Genesis 1, they're good. In 1 Timothy 6, God gives good things for us to enjoy. Riches are a reward in some Proverbs, so it's not bad to enjoy things. It's not bad to enjoy things. This is really important. Righteousness and riches can coexist, at least for a time. It's rare, but there are examples of this. Job, righteousness and riches. Before everything happened, righteousness and riches were together. Proverbs 31, the woman of noble character, righteousness and riches. She cares for the poor. She has riches, wealth. It can happen. On a whole...this is important...extravagance is an exception, not the norm. There are times when it is appropriate to use possessions extravagantly. There are celebrations in the Old Testament. There's the anointing of Jesus before He goes to the

cross. There are exceptions, but they're there, and so it's not bad to use possessions extravagantly as an exception, but they're not the norm.

So, that's where possessions are intended by God to be savored. At the same time, possessions are intended by God to be shared. They're a gift from God to His people for His purpose. They're intended to be shared with the needy. That is all over Scripture, and they are intended to be shared among the nations, that's all over Scripture. So, riches and possessions given to God's people for His purpose, and they're a good gift. Possessions are a good thing.

Next, promises of prosperity. This is the final one as it relates to the character of God. Promises of prosperity in the Old Testament must be understood in the context of covenant. Now, we talked about this a lot, but I just want to summarize or reiterate this now that we've got the whole picture. In the Old Testament, obedience to God leads some, not all, but some, to acquire possessions on earth. We saw that in the Patriarchs. We saw it in Deuteronomy. God promises material blessings for obedience. He promises material blessings for hard work. He says that.

However, remember the context. God gave possessions, at least in part...this wasn't the only reason, but in a large part...to build a place that displayed His glory among the nations. To lead them to a place, first of all, to a promised land, and then once they got there, to build a place, to erect a Temple. David and Solomon were enormously wealthy, and in some part, it was for the purpose of the construction...for David future construction, Solomon present construction...and operation of a Temple. This is where Blomberg comes in. This is huge. He wrote *Biblical Theology of Possessions*. At the end, to put some credibility out there, this is not just me saying this.

The New Testament carried forward the major principles of the Old Testament and intertestamental Judaism with one conspicuous omission: never (in the New Testament) was material wealth promised as a guaranteed reward for either spiritual obedience or simple hard work. Material reward for piety never reappears in Jesus' teaching, and is explicitly contradicted throughout.

We've got to see what God is doing in the Old Testament in the context of the Old Testament, because in the New Testament, obedience to God leads some to abandon possessions on earth. Jesus says things like, "Go sell your possessions and give to the poor. Sell your possessions." Luke 12. Barnabas is abandoning, selling possessions and fields. In the New Testament, God gives possessions to build a people who take His glory to the nations. He never tells the New Testament church to build a place. He says build a people who take His glory to the nations. Promises of prosperity in the Old Testament must be understood in the context of covenant.

The Sinfulness of Man

All right, that's four conclusions...possessions and the character of God. Now, possessions and the sinfulness of man. In the hands of sinful people, wealth is dangerous. Now, here's the deal...I hope we've seen this...but for the most part, things, possessions, wealth, are morally neutral. Wealth is morally neutral; possessions, morally neutral. They're not good or bad in and of themselves. You can use money to buy a slave or to bribe a judge. You can use money to fund terrorism, or you can use that same money to buy a gift or to pay a salary or to fund missions.

So, it's not wealth; it's the hands of those who are holding the wealth, and in the hands of sinful people, wealth is dangerous. If people are good, then wealth will be used for good

purposes. If people are evil, then wealth will be used for evil purposes, and what we saw about the sinfulness of man, we are more prone toward what? Evil than good, which means it makes sense for us to see these warnings about wealth all over the place. It's dangerous in our hands. Christians in America just don't believe God on this one. We think wealth is a blessing.

We need to realize that wealth can be a barrier. Wealth can be a barrier to the kingdom of God. That's huge. Wealth in a sinful world, in sinful hands, leads to injustice. We see this all over. We see it in the Old Testament and the New Testament. Wealth in a sinful world leads to injustice. We forget the poor. Riches in the hands of fallen, sinful men oftentimes cause us to forsake the poor and to forget the poor. Wealth in a sinful world leads to immorality; we forget the truth. "Exchange," Romans 1, "the truth of God for a lie, and we begin to worship and serve created things, or worship stuff instead of our Creator," which leads to idolatry. We forget our God. We fill our lives with stuff, and we forget God. I want you to feel the weight of this next sentence, because we've seen it all over Scripture. Wealth in a sinful world makes it difficult for someone who is rich to even be a Christian. The prophets warned about this. Jesus said it in Mark 10. James reiterated it in James 2, and Paul confirmed it in 1 Timothy 6. We cannot ignore the repeated warnings here of the eternally dangerous effects of possessions. In the hands of sinful people, wealth is dangerous.

In the lives of sinful people, greed is deadly. Greed is deadly. Desire for more and more possessions, bigger and better. Greed is diverse. We see both of these in Scripture. Covetousness, which is lusting after what we don't have. "I want this, I want this, I want this." Next gadget, next thing, next whatever it is. Or possessiveness: hoarding what we do have; both are manifestations of greed. Diverse and greed is devastating. Scripture teaches one who lusts is an adulterer, one who lies is a murderer, one who is greedy is an idolater. This is serious stuff. Greed is diverse, greed is devastating, and greed is damning. The very desire for riches plunges your soul into destruction, 1 Timothy 6 says. In the lives of sinful people, greed is deadly.

Next truth, and this is where, again, we have to keep the balance here, materialism and asceticism. Materialism and asceticism are both sinful perversions of God's design for possessions. Here's the deal, Martin Luther said, "Humanity always makes the error. We fall off the horse on one side, and we get back up on the horse, and we jump to the other side." So, we see both of these as potential dangers that we have to avoid, going into either one of them. Basically, asceticism sees money and possessions as sinful. Ascetics say money's evil.

Example of this in church history, St. Francis of Assisi. He taught that money should be shunned like the devil himself. Money, possessions, they are evil. So, the way to be holy is to get rid of all possessions. So, asceticism equates piety with poverty; holiness is poverty. The problem is it doesn't square with Scripture. God gives good things for our enjoyment, 1 Timothy 4:3-5. Everything God created is good, and the danger is in asceticism self-denial actually becomes self-advancement. You want to advance your status before Christ, and so you deny yourself possessions. Just as it's sinful to be proud of your possessions, it's equally sinful to be proud of your poverty. Extreme simplicity becomes an excessive standard, and poverty becomes a standard by which you are accepted by God and approved by man, and it misses the whole point of the gospel. When you look at Jesus, you realize Jesus was simple, but He was not an ascetic. He hung out with gluttons and drunkards. He, obviously, did not get drunk. He did not just drink wine; He turned water into wine. He juiced up the party. He was simple, but not an ascetic.

Materialism sees money and possessions as all-satisfying. Materialism takes that which is good and makes it ultimate. It's greed that exalts things. God created us to love people and use things. Materialism loves things and uses people. That is our culture, and the effects of materialism are many. Materialism blinds us to our spiritual poverty. Everything looks like things are well when we have our stuff, and we're blind to our need. Richard Baxter, a Puritan pastor, said, "When men prosper in the world, their minds are lifted up with their estates, and they can hardly believe that they are so ill while they feel themselves so well." That scares me. All I've known my whole life is materialism, and it's blinding.

So, what am I blind to? Materialism brings us worry and anxiety. "If only I could get a raise, if only I could get a better job, if only I could get a nicer car, a nicer house, if I can get the boat, then I'd be happy," and they're always looking for something new, something more, and that's anxiety, worry. Materialism leads us to endless futility. We're like drug addicts. We think the next fix and house or car or possession is going to solve it for us. Materialism lures us into self-sufficiency. Why do you need God when you've got all the bases covered yourselves? Materialism traps us in self-centeredness. We begin to think we have a right to stuff; we deserve it, we've earned it. Pride and elitism begin to come in, and materialism distracts us from our purpose.

Good things: a TV. Is a TV bad? Not necessarily. I have one for the record, but when you have a TV that's not all; you either have to hook up an antenna or you subscribe to some kind of cable. Then, you buy the DVD player so you can start renting movies. Then, you need surround sound to hear the effects of the movie. Then, your neighbor gets a bigger TV, so you need to upgrade yours. Now, it's not just about money, but it's time and energy and attention that you spend either watching immorality, or even if it's good, you're taking away time spent with family or in prayer or in the Word or hosting neighbors, and the cost of TV is far deeper than that initial price, is it not? It's distracting.

You get a boat. You pay the money, but then you justify the cost of the boat by saying, "I need to go out on the weekends and use the boat." So, you leave church behind regularly. "I can't be a small group leader. I can't be volunteering because I'm not here every weekend." The cost is great. Ralph Winter said, "Obedience to the Great Commission has been more consistently poisoned by affluence than by anything else." Materialism distracts us from our purpose, and deceives us in our churches. Can a materialistic world be won to Christ by a materialistic church? I don't think so. I don't think so because, if we're a materialistic church, then we will show the world that stuff is better than our God, and they will not see His supremacy in us. Second, we'll keep all of our resources pent up in more stuff, and fail to give them toward the advancement of the Great Commission to the ends of the earth.

Materialism ultimately keeps us from the kingdom. So, we've got to be careful. The key to overcoming materialism is seeing that Christ is all-satisfying. It's seeing that Christ is all-satisfying. So, that's the sinfulness of man.

The Sufficiency of Christ

Now, possessions and the sufficiency of Christ. This first one comes almost directly from 2 Corinthians 8 and 9 because it was so significant for understanding this whole picture. The incarnation of Christ is the foundation for generosity in the church. The incarnation of Christ is the foundation for generosity in the church. We see His poverty in the world. He became poor. He gives up His rights, and He gives up His resources. We are His people in the world, so we give up our rights, and we give others our resources. That's the foundation for our generosity is the incarnation of Christ.

Second, on the sufficiency of Christ here: when Jesus saves us spiritually, He transforms us materially. After Pentecost, among first believers, you see radical community and generosity. That's the work of Christ. He covers our sin. Jesus covers our sin. All the effects of sin that we've talked about, He covers them, and He changes our lives from the inside out. Which means...follow this here...we do not live and give sacrificially because we are in debt to Christ. Follow me here. I'm going to take this one step further. Brothers and sisters, you do not owe Jesus anything. We owe Jesus nothing. You know why? As soon as we try to pay Jesus back for all He's done for us, then we undercut the very foundation by which we've been saved by grace. It's grace because it can't be paid back, and it's not been asked to be paid back.

Jesus has not brokered some deal where He said, "I'll give this all for you. Now, what will you give for me?" That's not the picture. The reality is even that would still miss the point because it would imply that we now have something to give. Everything we give is something that's been given to us. It's not that Jesus did this for us in the past, and now we're going to give to Him to repay Him. The reality is Jesus did this for us in the past, and He's doing this for us in the present too, and in the future. Every good thing we have to give comes from Him.

So, we do not live and give sacrificially because we're in debt to Christ; we live and give sacrificially because we are indwelt by Christ. This is the beauty. We're not trying to pay Jesus a debt in salvation. Instead, everything we're doing is His work in us. It's His grace in us. It's His life overflowing through us. He's indwelling us, and our possessions are now being used by Christ in us for His glory in the world. We interfere with that in our sin, but this is the picture, and it's why we are not ultimately motivated by guilt. We are always motivated by grace. That's what motivates us to obey God: grace. So, we need the sufficiency of Christ on the cross to cover our sin, but we need the sufficiency of Christ today to free us from our lust for possessions, and to free us to run after Christ as all-satisfying, and to use the resources He's given us for His glory in the world.

The Necessity of Faith

That leads us to the necessity of faith as it relates to possessions. This is conclusion number ten: faith in Christ involves surrender of all one's possessions to Christ. Renounce everything you have, Luke 14:33. For some of us, this means selling every possession we have to advance His kingdom. That's a possibility for any of us. For all of us, though, this means using every possession we have to advance His kingdom. For all of us, that's what that means, which means He is Lord over every decision we make. Jesus is Lord over every decision we make, and brothers and sisters, Jesus is Lord over every dollar we spend. Every dollar we spend is Jesus' to determine what we do with it.

Next conclusion: faith in Christ results in generosity toward people. I love how this works. Think about it. Faith in Christ reconciles us to God, right? It's the essence of the gospel. We no longer live for earthly treasure. We love our eternal treasure. God is our treasure. That frees us from the constant pursuit of stuff in this world, which means faith in Christ now reconciles us to one another, because we're not living any more for selfish gain. We're free of that. Free to live with selfless generosity. Our reconciliation to God by faith leads to reconciliation with others, because we're not seeking after our own gain anymore.

Next conclusion...number twelve...no matter what they claim, those who neglect the poor are not the people of God. That is all over Scripture. The fruit of faith is concern for the poor. If we're not concerned for the poor, there's a problem with our faith. No matter what we sing or say on Sunday morning, rich people who neglect the poor are not the people of God. It's Isaiah 1, Isaiah 58, Mark 12, Matthew 25, James 2, and 1 John 3. So, to those

who are not caring for the poor, the Bible calls us to repent of our sin and run to our Savior. The answer is not to go out and try to do better next time. The answer is to say, "Where is there a belief issue here? Where is my heart missing it? Christ, change me and produce this in me," and at that point, we need to hear His Word humbly and obey His Word quickly. Listen to it, and do it. No matter what they claim, those who neglect the poor are not the people of God.

Next, God desires Christians to live simply and give sacrificially. Live simply, give sacrificially. Hold onto that because we're going to come back to it later in applications. Living simply: we stress moderation. By that, I mean we saw how extreme riches and extreme poverty, both of them were undesirable. We stress moderation. So, how do we stress moderation in an extremely wealthy culture? We limit consumption; contentment, godliness with contentment. We don't pursue after all this...more and more and more stuff. We say, "I'm free to live simply in contentment, stress moderation, limit my consumption, and then give sacrificially."

In the New Testament, we see examples where we might share our possessions. We share our possessions, we sell our possessions, and we sacrifice our possessions. We share, we sell, and we sacrifice. We see all three of those in Scripture, particularly, in the New Testament. We live simply, give sacrificially. That's God's desire for our lives. Is that how our lives would be described right now, that's the question? Are we living simply and giving sacrificially?

Last conclusion on the necessity of faith. God desires the church to experience visible unity through voluntary generosity. This is what we saw in the New Testament church, a visible unity through voluntary generosity. Visible unity, I love this. We show the glory of Christ to our community by caring for the poor in the local church. Galatians 6, Acts 2, Acts 4, when they cared for one another, it was evident to the world around them that the Gospel was alive. So, we have a responsibility to care for the poor, particularly, in our local community of faith, to care for those who are in need, and we show the glory of Christ in our community by caring for one another extravagantly.

Second part of visible unity: we show the glory of Christ to the world by caring for the poor in the global church. The present economic relationships in the worldwide body of Christ are unbiblical and sinful. It is a violation of Scripture for us to grow richer every year while our brothers and sisters around the world have malnourished and deformed brains because they don't have food and water. We are like the rich, Corinthian Christians feasting before the Lord's Supper while hungry brothers and sisters sit outside our gate. Every year we spend more than \$10 billion on church buildings. Would we go on building lavishly expensive church buildings if members of our own congregations were starving? Absolutely not.

Now, some will object, "But there is a unique responsibility we have for members in our own local congregation," and I will not deny that, but at the same time, you cannot deny that in the New Testament a major portion of the explicit teaching we have about giving concerns local churches supporting other local churches in times of urgent need. There are times of urgent need surrounding us today. In the same way that Paul used that "*koinonia*" in Romans 15 to say to the church in Jerusalem from the churches in Macedonia, "We are with you. We're together with you," our persistent spending of resources on ourselves while neglecting our poor and starving brothers on the other side of the world is in effect saying to them, "We are not with you. You are on your own." That is sin.

So, we need to run to our Savior, ask Him to change our hearts and to change the way we spend in our churches. That, brothers and sisters, will have a huge effect on global

evangelism because the world will see that the body of Christ living out the gospel is real instead of what they see now. Visible unity...God, give us visible unity with our starving brothers and sisters...through voluntary generosity. This is the beauty. We do not give out of obligation, not reluctantly or under compulsion, Paul had said. We do not give out of obligation; we give out of celebration. God loves a hilarious giver.

The Urgency of Eternity

The urgency of eternity: conclusion number 15. The Christian's use of money and possessions carries eternal consequences. I love one of the things Alcorn says. "A startling thing has happened among Western Christians. Many of us habitually think and act as if there were no eternity, or as if what we do in this present life has no eternal consequences." Here's the reality: God will judge us in eternity according to our works. Now, remember what we talked about: works as evidence, not as basis or means. "According to our works," this includes our use of possessions. Works are not a necessary basis or means of our justification. Works are necessary evidence of our justification. As a result, the Christian can never say, "I'm saved, so I'll just get all I want on earth and then I'll have all I want in heaven." I hope we wouldn't say that; we've got to be careful not to think that. If you serve money on earth, you will not see God in heaven. That's the reality, because money was your god here.

You can't have money as your god here, and then give God your worship in heaven. That doesn't work. It misses the whole point of what Scripture has taught. You can't serve both God and money. Scripture also teaches that God will reward us in eternity according to our works, which includes our use of possessions. I'm talking reward here like Matthew 25, "*Come, you who are blessed by my Father.*" The beauty is we don't have to shudder. Sometimes we shudder back from the thought of reward in heaven. As we live for God's eternal glory, we experience our eternal good. God desires our good, and so it's OK to seek good. That's what He said, "Seek treasure; seek treasure in heaven. Live for treasure in heaven." The Christian cannot say, "Well, as long as I make it to heaven that's what matters most." It's like the 1 Corinthians 3, just get in, barely. Oh, God, help us. Our entrance into heaven is not the point of the universe. The glory of God among every tribe and nation and people is the point of the universe.

Next, the Christian's use of money and possessions reveals eternal values. This is what we saw in Matthew 6. The world uses money to store up earthly trinkets. The value in the world is temporal satisfaction, temporal satisfaction. The Christian, on the other hand, uses money to spread everlasting treasure. The value there is eternal salvation. Which one are we going to value more, temporal satisfaction or eternal salvation?

Next conclusion: the Christian's use of money and possessions foreshadows eternal redemption. We saw this, or we didn't get a chance to look at it, but in Revelation 21, looking forward to the new creation. A place of spiritual reconciliation. We are with God, and a place of material restoration. That's the whole point: new Jerusalem, new heaven and new earth. Now, as a new creation, we use our resources to share the gospel with lost masses. We're on a spiritual mission. That spiritual mission has social ramifications. We use our resources to show the gospel to starving multitudes. Spiritual mission with social ramifications. What we saw in Christ, in the New Testament church, we do.

Final conclusion: our use of money and possessions changes when we realize this world is not our home. This world is not our home. The purpose of life on earth is preparation for life in eternity. We need to remember this, brothers and sisters; riches are fleeting. They're fleeting. They're fleeting. Wealth is fading. It will not last. What we need to realize is that we are pilgrims on a journey. Pilgrims only carry that which is necessary to facilitate their

mission. They leave other things behind. We're citizens of another country. G. Campbell Morgan said, "You are not the child of today; you're the child of tomorrow. You're of the eternities. You're the offspring of Deity. Make your fortune, but store it where it will greet you in the dawning of the new morning. If you make your fortune on the earth - poor, sorry, silly soul - you have made a fortune and stored it in a place where you cannot hold it."

Applications

Two Foundations ...

All right. Now, flowing from those, applications. So what does this mean? Like how do we live this out? Ten applications. Before we get to those, I want to set the stage. Two foundations: God gives objective truth in Scripture. So, we've seen Scripture, and we've seen truths in Scripture. The challenge of how to apply those to our lives is difficult, and this is where God gives subjective guidance through the Spirit, through the Spirit. Objective truth in Scripture; subjective guidance through the Spirit.

So, God has put His Spirit inside of us to help us know how to do this. We've got to be aware that we are a self-rationalizing, self-justifying people, and we need the Spirit of God to take His Word, stay close to His Word, and show us what this looks like in action.

Four Exhortations ...

Now, as we do that, four exhortations. Number one, do not compare. The life of Christ is our standard. What I mean by that is examine your own life more than you examine the lives of others. There's a dangerous tendency, in this whole picture, to say there's a healthy way to look toward others. Don't miss this, there's a healthy way to look toward others. There's a healthy way we're supposed to encourage one another with our examples in the church. So, we're supposed to spur one another on with our examples, but if we're not careful, we can start measuring our spirituality by whether or not we've sold more or less, we've sacrificed more or less, we've spent more or less. We've got to be very, very careful, and the life of Christ is our standard.

Second, do not despair. The presence of Christ is our hope. It can be overwhelming. You can think, "I'm never going to get on top of this," but brothers and sisters, you are not in this thing alone, and you don't have to figure it out on your own. God is faithful, and He will do it. He'll do it. Let Him do it. It's intended...we don't have easy answers to some of the questions we have for a reason. It's because God has designed this whole process, so we might know Him more, and the goal is not just to get answers to our questions. The goal is to know God.

Don't despair; Christ is our hope. Avoid apathy, saying, "I'm just going to give up. There's so much, I don't even know where to start." The joy of Christ is our possession. Run after Christ and let Him change you and transform you, and don't get apathetic. Avoid lethargy; the glory of Christ is our goal. That we can walk away from this and say, "I'm just not ready to deal with all these things." Don't do that. The glory of Christ is worth it. It's worth the battle, and it is a battle. Scripture talks about it...the battle, the war, the struggle, the fight. So, let's fight it.

Submit to Christ.

Ten applications, here we go. Number one: submit to Christ. This is key. It's, I hope, a given, but it's huge. We need Christ, and I put Matthew 9:35-38 in here. We need to see

what He sees. One of the problems we wrestle with...that's why we've got a slum design on the stage up here. It is one little reminder for us at Brook Hills that we've got to see the world differently. The world does not look like what's right in front of us. We need to see the need in the world. Feel what He feels. Be moved with compassion. We need to be shaken by realities in the world. Realize what He knows when it comes to lostness, the whole picture of judgment, harvest in Matthew 9. The harvest is plentiful. Harvest is a metaphor for judgment. Jesus knew judgment is real from His Father. We need to realize eternal realities are at stake here. Pray what He commands. God, raise us up. God raise harvesters up to do something. We need to do what He says. Start with submitting to Christ. Only Christ can produce the fruit of Scripture and obedience in us.

Commit to the church.

Second, commit to the church. Here's the comforting reality: we are not alone. We are to learn from each other, to live for each other. We're on a mission, a spiritual mission, preaching good news with social ramifications, addressing deep needs. That's what we're all doing together, and we help one another in this process. We are not building a kingdom for us on earth. So, let's stop building empires and kingdoms and calling them houses of worship. That's Old Testament, not New Testament. Let's spend our money advancing the kingdom of God on earth. The local church is the means by which the kingdom of God is going to go to the ends of the earth, so don't try to do any of this by yourself. That would miss the point. Submit to Christ, commit to the church.

Work wisely.

Third, work wisely. As long as you are able, work hard. Don't be lazy. That would miss the point of Scripture. As long as you're able, this will sound weird, but gain wealth. Like, make money, and if you can work 20 hours and make enough to cover you, then don't stop at 20 hours; work 40 hours and make enough for others too. Like, the whole point is not to say, "Well, making money is bad." No, like, make a lot of money. Get a lot of money so you can give it away for the glory of Christ. So, make money, gain wealth.

Note, the Bible never encourages or validates retirement. You don't see it. We do not save up money for a life spent on luxury. We might save up money for a life spent on ministry. If your motive is to be able to work for God or for the church, for the poor or for the lost without pay or compensation, OK, now that has biblical warrant. Or, if you're not able to work, then obviously, that challenges that, but as long as God has us here, He has work for us to do, according to Scripture. Our hope is not in our retirement, brothers and sisters. Our hope is in Christ's return. As long as we're here, the question is, "How can my life be best spent for His purposes here?"

Live simply.

Submit to Christ, commit to the church, work wisely, live simply. We talked about this. God gives enough for us, so identify your enough. Wesley said,

Christians should give away all but the plain necessities of life - that is, plain, wholesome food, clean clothes, and enough to carry on one's business...Any Christian who takes for himself anything more than the plain necessities of life lives in an open, habitual denial of the Lord...He has gained both riches and hell-fire!

Well, tell us what you really think. So, here's the deal: what Wesley did...I talked about this some at Brook Hills before...he put a cap on his lifestyle, and he said, "I need 28 pounds to live on," is what it was for him. So, one year he made 30 pounds; he lived on 28 and gave 2 away. The next year, he made, like, 50 pounds, so he lived on 28 and gave 22 away. His

income kept increasing, and he still lived at this level right here. What if we started to believe that a 50 or 75 or \$100,000 salary does not necessitate a 50 or 75 or \$100,000 lifestyle? What if God gives us more, not so that we can get more, but so that we can give more? That's exactly what we've seen all over Scripture.

So, identify your enough. How do you do that? Start by prioritizing necessities, 1 Timothy 6, food and clothing, and minimize luxuries. I want to put "minimize" here as a key word. Minimize luxuries because the reality is, as long as we're living in this culture, guys, we're going to have luxuries. Like a bed we sleep on is a luxury. We don't have to have a bed. A spoon or a fork we eat with is a luxury; we don't have to have that. So, our lives are going to be filled with luxuries as long as we're here. So, I don't want to assume that we can get rid of every luxury and just live on necessity, but we need to minimize them. Ask questions. What possessions do I have that need to be shared? What possessions do I have that need to be sold? What possessions do I have that need to be sacrificed? We need to ask those questions. Identify your enough.

Then, realize that God gives excess for others, so isolate your excess. As you live simply, put a cap on your lifestyle, a 1 Timothy 6 kind of cap, and then start believing that God has given us extra not so that we can have more. He's given us extra so that we can give more. What if He's given you excess, not so you can have membership for luxury golf, what if He's given you more, so you can translate the Scriptures into a language that doesn't have it? Then, we could go on and on with things in my life, things in all of our lives. I don't want to pick on anything in particular, but the reality is we've got to isolate that excess and figure out, then, how to give it.

Beware of rationalization. We can justify anything, and we can spiritualize anything. "Well, things aren't that bad." Be careful; we can spiritualize anything. Beware confusion. We do this not because things are bad. Things are good. It's not that we need to downsize the house because the house is bad. So, we need to downsize the house because we can free up this much money, and people are in need. That's why we do it. We have brothers and sisters who are starving, or people who haven't heard the gospel, and so we free up resources. Excess: we give away so that we can meet need, not because things are bad. As long as we ask, "Well, is that bad?" No, it's not bad. Wealth and possessions. If that's our standard, we're never going to get anywhere in this process.

General guidelines: spend intentionally. Wesley would ask these four questions when it comes to spending money. Spend intentionally, celebrate occasionally. Remember, extravagance is not always bad. I don't think it's bad to treat my wife on occasion, or use resources for some good, godly kind of celebration. Extravagance is the exception, though, not the norm. Celebrate occasionally, and then speak accurately. Here's what I mean by that, speak accurately. We need to eliminate...I believe we need to eliminate vocabulary from our mouths like, "I'm starving." It's not healthy, because we make light of realities that are not in us. Or "I need to go get this; I need this." We need to be careful with the way we use the word "need." This will help us to retrain our thinking to be less. We don't need most of the stuff that we say we need. Live simply.

Give sacrificially.

Then when we live simply, give sacrificially. I want to ask this initial question: are you giving less than your ability, according to your ability, or beyond your ability? C.S. Lewis, I love what he said,

I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our

expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they're too small. There ought to be things which we should like to do and cannot do because our charitable expenditure excludes them.

Sacrificial giving is generous. Sacrificial giving is consistent, 1 Corinthians 16. Give consistently. I would encourage you to give consistently. It helps fuel this giving mentality that undercuts materialism. Sacrificial giving is voluntary; it's the overflow of Christ in you. Sacrificial giving is excellent. 2 Corinthians 8:7 says, "Excel in the grace of giving." Sacrificial giving is a skill. Like, practice it and get good at it. Sacrificial giving is cheerful. People say, "Well, I can't give cheerfully, so I don't give." Well, that's not the proper response. Like get happy, then, and give. Sacrificial giving is worshipful. Giving is worship. Prayer, singing, and giving are worship.

Sacrificial giving is proportionate. What I mean by that is the whole widow's mite picture. If somebody makes \$10 million a year and gives away \$9 million, have they given sacrificially? Settling to live on a mere million? No. I mean yes, that's an extravagant gift, and praise God for that extravagant gift, but this is often how we look at giving. "Well, if it's a big gift then it must be sacrificial," not necessarily. There are some people who might give 25 or \$250 that are giving far more sacrificially than the person who gave 9 million away. So, sacrificial giving is proportionate. Sacrificial giving is quiet, in motive, mainly here. Doesn't mean we can't ever talk about giving, but we do not talk about giving to draw attention to ourselves, to exalt ourselves.

Sacrificial giving is honest. I do not recommend pulling an Ananias and Sapphira in the church. Sacrificial giving is purposeful, and this is important. When we give, we want to give intentionally. Give in ways that are gospel-centered. We want to preach the good news. Give in ways that are church-focused. A lot of ways we give can bypass the agent that God has promised to bless for the advancement of the Great Commission. Give to churches, people, organizations, with integrity, reliability, sustainability. These are just practical things. Give in ways that promote relational ministry. Give in ways that you can connect with, not keep an arm's length and distance from. Then, give in ways that you can connect with through personal ministry. What we want to avoid is writing checks so that we don't have to do the ministry ourselves. Give in ways that you can connect with through personal ministry.

One final question: what would happen if we stopped asking how much we could spare and started asking how much it would take? What if God wanted to reach the unreached peoples of the world? Maybe He would give His people unprecedented wealth that would enable the accomplishment of that. Isn't that exactly what He has done? We have it, brothers and sisters, in our churches; we most definitely have it. We have the resources it takes to get the gospel to the ends of the earth. We have it. They are bound up in small things and big things, small possessions and second houses and luxurious this and that, like we've got it. The question is will we use it?

Tithe willingly.

Next, number six, probably the most controversial in this whole thing: tithe willingly. So, what about the tithe? There is no command to tithe under the new covenant. Closest thing we have are those statements from Jesus that kind of imply it, but no command. Here is what we do see, though, and we don't see it anywhere else. 2 Corinthians 8-9, 1 Timothy 6, these passages are about giving. They don't mention the tithe at all; it's conspicuously absent. Instead, though, we do see that every New Testament example of giving goes

beyond the tithe. "Much grace was upon them all," Acts 4, "and they were giving extravagantly." "Grace giving" in the New Testament involved greater sacrifice than giving in the Old Testament, not less. So, here's the thing: many people have concluded, and rightly so, based on the fact that there's no command in the new covenant to tithe, that tithing is irrelevant, and that we are grace givers now.

Well, the reality is they were doing some grace giving back in the Old Testament too, and just because it's not commanded does not mean we throw it out the window necessarily. I'll be honest, through the process of studying this whole picture, I have adjusted some of my thoughts on this issue right here because I believe tithing, when you look at the whole of Scripture, is a helpful guideline, not a legalistic mandate. People always say, "Tithing is legalistic." Well, prayer can be legalistic too, and studying the Bible can be legalistic, and "I'm doing this to earn favor before God." That doesn't mean we don't study the Bible, but we can turn anything that is good into legalism if we use it with the wrong motives. Doesn't make them illegitimate, but tithing in the Old Testament was used to teach the people of God how to look at their first and their best as belonging to God. In the New Testament, Jesus doesn't shoot it down. In fact, He implies that they would continue to do it, and then you look at the early church, and there was evidence that they were tithing. I believe tithing makes sense, to start your giving with ten percent to your church as a "floor."

I don't think there's any way a New Testament believer under grace should give less than an Old Testament believer under the law. That would make no sense. So, if we're going to throw tithing out the window then let's make sure we're doing it way above 10% then. Tithing is a starting point, the floor of giving. Then, start by giving with 10%, and then expand your giving with greater percentages according to your excess. There's no "ceiling" on giving here, and that's where we let grace take control.

If we're using grace giving as an excuse to give less, we're missing the whole point of giving. So, tithing provides a good training tool. Five reasons why tithing is a helpful guideline. Number one: tithing honors a biblical principle. The Old Testament, obviously, describes it. Jesus endorses it. The New Testament church practices it. I would add that after that. Second, tithing reinforces the truth of God's ownership. When we take a tenth off the top of anything we receive, we affirm everything we've talked about with God's ownership. That's a good reminder for us. Third, tithing reminds us of the accountability of our stewardship. In order to give the tithe, you've got to deal with desires in your heart that would cause you not to want to give that tithe.

Tithing, fourth, helps us in the constant battle with materialism. The antidote to materialism is giving. So, where there's tithing plus, with no ceiling, that's extremely helpful. Then fifth, tithing aides us in our efforts to destroy greed in our hearts. To say, "You know it's going to be tough to live on 90 percent of our income," and to some people that is tough. Tithing leads you to trust in the promise of God and not to live for sustenance on the stuff of this world. That's a good thing, even when it's tough. It's my recommendation, of all we looked at tonight, is to tithe willingly; to start giving at 10% and then expand giving. There's a great explanation in another book that I have in the recommended reading called *Rich Christians in an Age of Hunger* where Ron Sider talks about a graduated tithe. Very, very enlightening.

Help constructively.

Next application: help constructively. Helping the poor is a responsibility of a Christian. We've seen this. I've got a quote from Augustine there contrasted with a quote from Ralph Waldo Emerson. "Do not tell me, as a good man did today, of my obligation to put all poor men in good situations. Are they my poor?" Now, helping the poor is a responsibility of a

Christian. I want to be careful here, though, because every cause we see of need doesn't mean we're supposed to help every single one. That can be totally overwhelming. There are problems with AIDS. There are problems with orphans. There are problems with child prostitution and child trafficking, and there are problems with water. There are problems with food. There are problems with agriculture. Like, we can't do it all, nor does God put that burden upon us, so we need to be careful, but how are we intentional then about caring for the poor? Helping the poor?

The responsibility of the Christian helping the poor is a mark of the church. We see that in the early church, so be focused. Prioritize the church, it's what we saw. Especially help the household of faith. There's a picture in the New Testament of helping the household of faith. Prioritize the church and evangelize the lost. Let that be the platform by which we proclaim the gospel. Be focused, be wise. We've got to be careful, but this is what that *Helping Hurts* book is about. We should not subsidize the irresponsible. We are not to rescue lazy people from the effects of poverty in their lives. At the same time, we've got to be careful to see if there is anything that is leading to that laziness that we can help. We should supplement the responsible.

Be focused, be wise, be relational. Give consistent accountability. Give consistent accountability in the context of our giving to those who are in need. When helping, give personal attention. We don't just throw our money at something and hope that's going to work. Personal attention. Give long-term commitment. This is why, even when we talk about short-term missions around here, we want to attach with long-term processes around the world. Be relational.

Acknowledge diversity. People are poor for different reasons. People are poor for different reasons. Sinful personal choices, unbiblical worldviews, disasters, lack of technology, and inequalities of power, so we must help the poor then in different ways. I like to say, "This is what we need to do to help the poor" is like saying, "This is what we need to do to cure sickness." It's deeper than that, so we help the poor in different ways.

Avoid excuses. "I'm not doing anything to hurt the poor," we might say. God desires for His people to help the poor. That's constant throughout Scripture. "But I'm just one person; what can I do?" The logic that says, "I can't do everything, so I won't do anything," is straight from the pit of hell. "I'm only responsible for helping people close to me." We talked about that. Yes, proximity is significant, particularly in the local body of Christ, but physical distance does not necessitate spiritual separation. If so, what does that mean for our brothers and sisters in the African bush who are starving without food or water?

Save humbly.

Help constructively. Save humbly. Save humbly. Saving is all dependent on our hearts. To say saving is biblical or saving is unbiblical misses the point, because it could be biblical or unbiblical based on why we're saving. There are good reasons to save: to prepare for future expenditures. To prepare for things that we know are coming. To provide for expected scenarios. We see that in Proverbs. It's good to look toward that; it's wise to do that, but there are also bad reasons to save. Greed; so that you can get more later. Fear; if we're anxious about the future, saving is not the solution. Trusting God is the solution. Worry; a lack of trust in God is not a good reason for saving. Pride; practice saving in a way that trusts in God. That's what we've got to be careful to make sure that. In whatever we do, in saving, it's not stealing our trust from God.

Avoid hoarding in a way that replaces God. That's what hoarding is. It's trusting my resources instead of trusting in God, and acquiring more and more. In seeking to provide

for future need, we do not neglect dire present need. We cannot neglect dire present need. We've got to be careful when we talk about savings. In the New Testament, the pattern is more often to give to present need right around you than it is to save for maybe a future day. Is my saving increasing or reducing my dependence on God? Ask these questions when it comes to how much you save. Is my saving reducing or increasing my dependence on God? Is my saving going to help advance the kingdom of God? Would it be wiser to use these funds to advance the kingdom of God amidst present need? Ask those kind of questions when it comes to saving. Is it increasing my dependence on God? Can it help advance the kingdom? Would it be wiser to advance the kingdom amidst present need?

Borrow sparingly.

Borrow sparingly. If you're not in debt, avoid it. It causes worry. It denies reality. Avoid it. It causes worry, denies reality, leads to dishonesty. It creates addiction. More and more and more, it doesn't put a check on us that is a needed check. It robs God of the opportunity to provide through another means or push us in another direction. Maybe we don't have the money for a reason. It ties up resources that could be used to advance the kingdom. If you're not in debt, avoid it. If you are in debt, pay it.

Invest eternally.

Last one, invest eternally. Realize this: God's return on your investment is better than anyone else's. You know, there's that argument - and it's not that it's invalid - if you put \$10,000 in the market now, then 30-40 years from now, it'll grow to, you know, hundreds of thousands of dollars. So, that's why you should do that now. There's another way to look at it though, and I'm not saying that's not the way to do it, but what if you used that \$10,000 to support that church planter in India? What if that church planter goes into an unreached people group and has the opportunity, maybe, to lead influential leaders to Christ, and people groups start, churches multiply across these people groups? What if these churches start sending missionaries into other people groups around the world, and 30 years later, maybe you don't have hundreds of thousands of dollars you could have in the bank, but you do have thousands upon thousands of souls that are going to heaven? That's a good investment return as well, maybe a lot better. So, think through it from that perspective. Jesus said, "You give up everything, your return is a hundredfold." Remember, this world is not our home. This world is not our home.

The Gospel and Prosperity

The Definition of the "Prosperity Gospel"

OK, definition of the "prosperity gospel." What you have in prosperity theology - the point was to get to this point and be like, "Of course it's wrong!" So, I hope that conclusion is clear. Here's a summary of prosperity theology from Kenneth Hagin. Some call him the father of the word of faith movement.

Jesus, however, came to redeem us from Satan's power and dominion over us...We are to reign as kings in life. That means that we have dominion over our lives. We are to dominate, not to be dominated. Circumstances are not to dominate you. Poverty is not to rule and reign over you. You are to rule and reign over poverty. Disease and sickness are not to rule and reign over you. You are to rule and reign over sickness. We are to reign as kings in life by Christ Jesus, in whom we have our redemption.

Part of me wants to go in and name a bunch of other names at this point, but I'm not going to. I'm not going to, but there are ways that this is being advocated in thriving, successful churches in our culture. Church, there are ways that this is being advocated in thriving, successful churches in our community, and it is subtle. It is subtly deceptive. Read churches' statements of faith, and when they talk about God's desire for our financial wholeness, beware.

The definition of the prosperity gospel: a theology which believes that God's aim is to make believers healthy and wealthy in this life. That's the definition. God wants us to enjoy excesses. We enjoy excesses, and we live like King's kids. That's the phrase you'll see a lot. Here's the deception in the prosperity gospel, the deception. The consistent error is ripping text from contexts. They rip texts from context. 3 John 2 is one of the main verses that is used. This verse, *"I pray that all may go well with you and you may be in good health as it goes well with your soul."* Does that guarantee, does prayer guarantee health and wealth? This obscure verse in 3 John does not guarantee good health to everyone who trusts in God.

Mark 10, that passage is used as a popular proof text for prosperity theology. Now, we've seen what that text means. Certainly this is not Jesus saying to Peter, "Don't worry. Since you have followed me, you left everything, I have a condo for you in Jerusalem, a split-level for you in suburban Bethany, a cabin in the mountains of Carmel, and a southern beach house near Caesarea. They're waiting for you." You know what Peter had waiting for him? A cross, upside-down. He would die on a cross. That begs the question - that's what Jesus said, along with these things, persecutions. Have those who claimed the benefits of this passage paid the price? Are we going to name and claim persecution? "By the Word of God, I claim suffering for the gospel and beatings for the gospel." You won't hear that in prosperity theology.

Psalm 103. The Lord forgives all your iniquity, heals all your diseases. Is this general praise or a guaranteed promise? This is praise to God, not a guaranteed promise. We had a sweet sister in our faith family this last week who is struggling deeply with cancer, and she has faith. She knows God. She's known for being in the prayer closet with God; that is her reputation, but she is not guaranteed healing from God, not in this life. Yes, in heaven, no question, but God is able to sustain her in such a way that she looks at me and she says, "Even though I'm going through all this, and even if it doesn't turn out well, I'll be better off." That God is worthy of praise.

The counter-examples to prosperity theology, the life and teachings of Jesus. Close the book, go home, like yes! Not the health and wealth gospel, more like the homeless and wounded gospel. It's got a ring to it. What if God may accomplish higher purposes in our death than in our life? It's certainly true in Christ, and possibly true in any one of our lives.

How about the life and teachings of Paul? Not the prosperity gospel, more like the adversity gospel. He had prosperity before Christ, after Christ, adversity. God may accomplish higher purposes in our sickness than in our health. 2 Corinthians 12:7, he prays three times, "Take it away." God doesn't take it away, but I mean maybe Paul knew somebody. "Paul lived like the king's kid. Name it, claim it, and demand that God will heal you." No, God had a purpose in not healing. God had a purpose to show His strength through Paul.

I love Randy Alcorn's quote here.

When Paul was taken in chains from his filthy Roman dungeon and beheaded at the order of the opulent madman Nero, two representatives of humanity faced off, one of the best and one of the worst. One lived for prosperity on

earth, the other didn't. One now lives in prosperity in heaven, the other doesn't. We remember both men for what they truly were, which is why we name our sons Paul and our dogs Nero.

That's good.

The Dangers of the "Prosperity Gospel"

The dangers of the prosperity gospel. Here they are: number one, it perverts our understanding of wealth. Is wealth always a sign of God's approval? If so, then what does that say about drug dealers and embezzlers and all the mad men and despots that we see in history? No! Is poverty always a sign of God's disapproval? Look at Christ, look at Paul, look at Lazarus and the story of the rich man. Absolutely not. The prosperity gospel perverts our understanding of wealth.

Second, it disregards the purpose of wealth. Does God give us more so that we can get more, or does God give us more so that we can give more? Third, prosperity theology minimizes the dangers of wealth. It minimizes the dangers here. Wealth is not just a blessing from the King; it is also a barrier to the kingdom. It feeds the desire to be rich while Scripture forewarns us against the desire to be rich. It's dangerous.

Next, it ignores the clear shift in Scripture from the Old Testament to the New Testament. In the Old Testament, yes, there are situations where there are an abundance of promises for material reward for spiritual obedience, but in the New Testament, there was a lack, a glaring lack of promises of material reward for spiritual obedience. You don't see it. Regarding the place of worship, the Old Testament, the Temple is a building; New Testament, Temple as a body. Huge difference.

Regarding the purpose of blessing, the purpose of God's blessing is that the nations, in the Old Testament, might come and see God's glory. New Testament, that God's people might go and tell of God's glory. Prosperity theology does not take this change into account. Next, prosperity theology commends selfish luxury over selfless generosity. It explicitly encourages people to indulge in pleasures; experience all your best life. Now, I'm not saying names. Implicitly leads people to ignore the poor.

I've thought about prosperity theology as I've walked through the slums in India, where families with three, four, five children are living in eight by twelve foot shacks, and you walk over human feces that litter the ground. Where water is limited and food is scarce and the urban slum continues for miles without end, and the prosperity theology does not work there. It hurts there.

Sixth danger of prosperity theology: it appeals to the desires of the flesh instead of calling people to deny the flesh, which is what we see all over Scripture. Seventh, it encourages people to waste their lives on things that do not last, Matthew 6. Eighth danger: it exalts God's gifts, things we receive from God, above God's glory, the treasure we have in God. Any invitation that says, "Come to God and get stuff" is not the gospel, even good stuff. That's what Jesus was countering in John 6. He says, "I am the bread."

Next, it abuses God by making Him a means to an end. Oh, if God is a ticket to more stuff, then God is a tool for our man-centered desires and ends. Instead of trusting God for our needs, we start to use God for our wants. Instead of God-centered intercession, prayer becomes man-centered coercion. See how it affects so much else, it's dangerous. It subtly infuses all of Christianity. It's not outside of us; it's inside of us. This is evident in how little

we give. Evident in how much we own. Brothers and sisters, in subtle ways, we have believed this, and it is killing us.

Eleventh, it overlooks the design of suffering. Christians may suffer despite their righteousness. In fact, Christians may suffer because of their righteousness. Suffering is ordained by God for His purposes. In fact, that leaves the last one, prosperity theology fails to acknowledge the necessity of suffering. Everyone who wants to lead a godly life in Christ Jesus will be persecuted.

The Gospel, Prosperity, and Persecution ...

This leads us to a fitting conclusion: the gospel, prosperity and persecution. We talked about Laodicea and the church at Smyrna. Laodicea: prayer for a wealthy church experiencing prosperity. You know I read a quote from a persecuted Romanian pastor; listen to what he said. "In my experience" - this persecuted Romanian pastor - "In my experience, 95% of the believers who face the test of persecution pass it, while 95% who face the test of prosperity fail it." God help us, this is based on Revelation 3. God, help us to seek our treasure in Christ. God, help us to clothe our lives in Christ. So, He talks about you think you're rich, no.

God, help us to fix our eyes on Christ. Open your eyes; see clearly, and God, help us not to turn away from Christ. "*Behold, I stand at the door and knock. If anyone hears my voice and opens the door, I will come in and eat with him and he with me.*" That's a prayer for us right there. Prayer for an impoverished church facing persecution. This is a prayer for our brothers and sisters around the world, Smyrna. God, give them faith that conquers fear. Jesus said, "*Do not fear what you're about to suffer.*" (Revelation 2:9-10) In their poverty and in their persecution, God, give them patience and perseverance to press on, and God, give them endurance to eternal life.

The prayer for all of us, amidst prosperity, poverty, or persecution: God, may our lives count on earth as our eyes are fixed on heaven.

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