

## **Money, Possessions, And Eternity**

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(summarized by Paul Schlehle)

### **I. Money: Why is it so important to God?**

- “How who has God and everything has no more than he who has God alone.” – C.S. Lewis

#### **A. Money and Salvation**

1. Jesus judged the reality of Zachaeus’ salvation based on his willingness and cheerfulness to part with his money. “Today salvation has come to this house” (Luke 19:9).
2. The rich young ruler asked how to obtain eternal life (Matt. 19:16-30). Jesus told him—not to tithe—but to sell all of his possessions and follow Him. When the rich man went away very sad, Jesus said, “It is hard for a rich man to enter the kingdom of heaven (v. 23). So if Jesus is not Lord over our money and possessions, he is not our Lord. Here is the principle: there is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.
3. When John the Baptist was asked how to bear fruit of repentance, he told them first to share their clothes and food with the poor, don’t collect extra tax money, and don’t extort (Luke 3:7-14).
4. The new Ephesian believers were willing to burn their magic books, worth 50,000 days’ wages. It showed their truly transformed lives.

#### **B. A Poor Woman and a Rich Man**

1. In Mark 12, Jesus commended the poor widow who gave all that she had (two copper coins). Most pastors today would try to talk her out of it.
2. In Luke 12, a rich man (probably a Jew who tithed and prayed and worked honestly) wanted to build bigger barns so as to make more money, retire early, and relax. Jesus told him: “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?”
3. If we think what we do with our own money is our own business, we should consider the story of the poor widow again. Jesus specifically watched what people gave in order to make an object lesson (Mark 12:41).
4. Often, our growth in financial stewardship will closely parallel our overall spiritual growth.

### **II. The Weakness of Asceticism**

- “If silver and gold are things evil in themselves, then those who keep away from them deserve to be praised. But if they are good creatures of God, which we can use both for the needs of our neighbor and for the glory of God, is not a person silly, yes, even unthankful to God, if he refrains from them as if they were evil?” – Martin Luther

A. Materialism is money-centered and thing-centered rather than God-centered. The other extreme is asceticism, which believes that things and money are evil. The less you own, the more spiritual you are. If its not essential, don’t have it.

#### **B. Understanding the nature of money**

1. Money is one person’s promise of good and services, granted in return for actual goods and services. It is a widely recognized IOU.

2. But money is not wealth, since it is only ascribed value.
- C. Two sides of money
1. Money, like many things, can be good or bad depending on how we use it. Water is good to drink, but it drowns and cause floods. Fire can both warm and kill. Money is neutral and is evil or good depending on how we use it.
  2. Money can be used for good purposes, as Jesus said in Luke 16:9.
- D. 1 Timothy 4:3-5 and specifically the phrase "everything God created is good" is the theological death knell for asceticism.
- E. Inadequacies of asceticism
1. Poverty is not piety (the ideal state is somewhere between poverty and riches, Prov. 30:8-9).
  2. Spirituality is a matter of the heart, not one's material circumstances.
  3. Asceticism can be an attempt to win favor with God or man.
  4. Asceticism can lead to unfair condemnation of others who choose a different lifestyle.
  5. Modern conveniences can free up time to pursue spiritual aims as well as enhance ministry.
  6. Many forms of asceticism are not conducive to evangelism.
  7. Asceticism doesn't deliver what it promises.
  8. Our Lord lived simply, but he was not an ascetic
    - a. He moved with ease among the poor and wealthy (Matt. 27:57-61; John 19:38-42)
    - b. Some condemned him for being with gluttons (Matt. 11:19).

### III. The Nature of Materialism

- A. God has created us to love people and use things. Materialism uses people and loves things. Greed is money worship, a violation of the first commandment and the lust for money is considered the root of a thousand evils (1 Tim. 6:10).
- B. Materialism is stupid (Matt. 16:26).
- C. The Reversal Doctrine says that many rich and poor on earth will find themselves on the opposite extreme in eternity (Luke 16; James 1:9-12).

### IV. Dangers of Materialism

- "The poorest man I know is the man who has nothing but money." – John Rockefeller
- A. Idolatry and adultery
    1. Jesus did not say you *should* not love God and money but that you *cannot* love God and money (Matt. 19:23-24). This for the same reason a woman cannot have two husbands.
  - B. How materialism brings us to ruin
    1. Materialism prevents or destroys our spiritual life (like the Laodiceans, Rev. 3:17-18). So materialism tries to find meaning outside of God.
    2. Materialism blinds us to the curses of wealth – A Romanian pastor said, "95% of believers pass the test of persecution, while 95% of believers fail the test of prosperity."
    3. Materialism brings us unhappiness and anxiety – Materialism is the mother of anxiety
    4. Materialism ends in ultimate futility (Ecc. 2:11).
    5. Materialism obscures many of the best things in life, which are free—including the gift of salvation ("wealth is worthless in the day of wrath", Prov. 11:4).

6. Materialism spawns independence and self-sufficiency, which are deadly to faith.
7. Materialism leads to pride and elitism (1 Tim. 6:17).
8. Materialism promotes injustice and exploitation (the rich man is usually materialistic).
9. Materialism fosters immorality and the deterioration of the family.
  - a. The future kings of Israel were told not to accumulate horses, wives, and gold because they would become his center (Deut. 17:14-20).
  - b. It's not how much we make that matters. It's how much we keep.
10. Materialism distracts us from our central purpose
  - a. Think of all the time, effort and money it costs to own a TV, boat or vehicle.
  - b. The law here is the tyranny of things.

#### V. **Tithing: the Training Wheels of Giving**

##### A. The meaning of tithing

1. The Jews were to tithe of everything they had (Lev. 27:10). Tithe means a tenth part. In fact, they actually had to pay three tithes, one to support the priests (Numb. 18:21), another for the sacred festival (Deut. 12;17-18), and one for widows and orphans (Deut. 14:28-29).
2. Tithing began long before the law of Moses, with both Abraham (Gen. 14:20) and Jacob tithing (Gen. 28:22).

##### B. Voluntary Offerings

- 1.
- 2.

##### C. Arguments against tithing

1. "Tithing is legalism" (any legitimate practice can be done with a legalistic attitude)
2. "I must pay off my debts rather than tithe" – why do I have debt in the first place. I must not rob God to pay men.
3. "If I'm going to tithe eventually, I'll need to move toward it slowly."
4. "I can't afford to tithe" – If tithing is God's will and he has promised to provide for those who obey him and do his will, then he'll allow me to get along with 90% of what I make. I'm safer living on less and in God's will and more outside of it. Besides, that 10% that we keep still belong to God. We stole from him and it will not help us. Really, its that people don't want to. If one's income was reduced by 10%, would they die?