

THE BIBLE AND MONEY

The Bible and Money: Syllabus

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CLASS #1:

- I. Introduction to the Bible and Money.
- II. Where Do We Begin?

CLASS #2:

- III. Warnings Against Riches.
- IV. The Proper Use of Money and Possessions.
 - A. The Purpose of Money and Possessions.

CLASS #3:

- IV. The Proper Use of Money and Possessions.
 - B. Alternative Uses of Money and Possessions.
- V. Facilitators and Promoters of Materialism.

CLASS #4:

- V. Facilitators and Promoters of Materialism (cont'd).
- VI. Equality and the Distribution of Resources.

CLASS #5:

- VI. Equality and the Distribution of Resources (cont'd).
- VII. Giving.
- VIII. Course Conclusion: Call to a Simple Lifestyle.
- EXAM.

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The Bible and Money : Exam

Possible 20 Point Questions

- 1) Summarize the answer to the question: Where do we begin (pp. 134-137)?
- 2) Describe the wrong purposes of money (pp. 140, 141).
- 3) Explain how the parable of the “unrighteous” steward reveals the purpose of money (pp. 144-147).
- 4) Choose one of the alternative uses and define and describe it as it relates to money (pp. 148-150).
- 5) Define and explain the concept of the “variable tithe” (pp. 154-157).
- 6) Explain what it means that Christians “receive to give” (pp. 166-168).

Possible 10 Point Questions

- 1) List two reasons why the Bible advocates living according to needs (p. 135).
- 2) Describe the Biblical doctrine of contentment (p. 137).
- 3) Are money and riches inherently evil? Refer to one Scripture (p. 138).
- 4) List two scriptures that encourage the avoidance of riches (p. 139).
- 5) Define “stewardship” and “good stewardship” (p. 141).
- 6) Summarize the right purpose of money (p. 141).
- 7) Use Eph 4:28 to show why “simple lifestyle” Christians are still productive Christians (p. 151).
- 8) Summarize Wesley’s philosophy of the use of money (p. 157).
- 9) What scripture seems to “predict” prosperity theology (p. 157)?
- 10) Show how prosperity theology uses inverted principles (p. 160).
- 11) List three Old Testament concepts that promoted equality (p. 161).
- 12) Comment on the concept of distribution by referring to Lk 12:48 (p. 163).

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I. Introduction to the Bible and Money.

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A. The Disease Called Materialism.

1. The Western Church and society are suffering the effects of a terrible disease. It is called Materialism. It is choking the very life out of the Church.
 - a. Yet, it is not a surprise. We could have expected it. In fact, Jesus prophesied 2,000 years ago that it would be a terrible plague against the Church and her mission (Mk 4:18, 19).
 - b. The Western Church seems to be obsessed with the material world and depressed in the spiritual world.
2. Much of the power of the disease comes in its deceitfulness. Many Western Christians, whose walk with the Lord has been affected by this plague, do not even recognize that they are sick.
 - a. In response to the American claim that a \$15,000 income represents life on the edge of poverty, Ron Sider wrote the following rebuke in his book, Rich Christians in an Age of Hunger:

“To the vast majority of the world’s people, such a statement would be unintelligible, or very dishonest. To be sure, we do need \$15,000, \$18,000, or more each year, if we insist on two cars, an expensively furnished sprawling suburban home, a \$100,000 life insurance policy, new clothes every time fashions change, the most recent labor saving devices for home and garden, an annual three week vacation to travel, and so on. That is hardly life at the edge of poverty.”¹
 - b. The Western society creates a distorted picture that molds the perception of what is needed, versus what is desired. Jack Taylor, in his book, God’s Miraculous Plan of Economy, agrees that in the Western culture, it is too easy to develop exaggerated ideas of what is needed.

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- c. Taylor gives the following statistics to show how this exaggeration has increased:

“Sociologists reported a few years ago that at the beginning of the 20th century the average American wanted 72 things and considered 18 of them important. Fifty years later the want list had risen to 496 of which 96 were considered necessary to happiness.”²

- 1) Over the last 40 years this incredible escalation has only increased.
- 2) The hunger and thirst for material things is evident in the things that we possess.
- 3) Yet, many Westerners think that they are poor if they do not have many possessions, such as two cars and a big color television.
- 4) This way of thinking is called the deceitfulness of riches.
 - a) The deceitfulness of riches does not only consist of the false hope, security, and joy that money offers. It also consists of the deceitfulness that makes us think that we should have more than we need. It is the deceitfulness that makes us unable to define what is actually a need.
 - b) It is the deceitfulness that so easily fools a spoiled child. The child who gets three gifts expects to get four gifts next time. A spoiled child is never satisfied.
 - (1) This provides a clue to the problem in the Western Church. It has become a spoiled and comfortable Church. Moreover, it is an immature Church.
 - (2) It is like a spoiled child who has no idea what the difference is between desires and needs.

Discussion Point

Use the previous concepts to promote discussion related to your culture and background.

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B. What Can Be Done.

1. The Church must recognize the importance of the topic of money and possessions.
 - a. Jesus was not reluctant to speak about this topic. Much of His teaching was about money. It has been shown that as much as 25% of the teachings of Jesus in the Gospel of Luke focused on the topic of money and possessions.
 - b. This should not be a surprise. Jack Taylor writes, **“usually the financial picture is an index to the whole of the spiritual life. If things are not right here, they are not right anywhere!”**³
2. Pastors and teachers in the Church must begin to preach and teach on this topic. They must not preach and teach according to their own desires and perceptions. They must begin to teach what the Bible says about money and possessions, even if it goes against what is accepted in their culture. A Biblical theology of money must be included in our preaching and teaching.

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C. The Contents of This Course.

1. The goal of this course is to provide a Biblical theology of money.
2. We will study the Bible. We will focus on the words of Jesus. We will develop a basic theology that will promote a Biblical practice.

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II. Where Do We Begin?

A. We Must Be Bold.

1. We must be bold enough to realize and to proclaim that the Bible does not advocate a life of luxury.
2. John Stott, in his book, Involvement, writes these words:

“In the light of the contemporary destitution of millions, it is not possible for affluent Christians to stay rich, in the sense of accepting no modification of economic life-style. Either we keep our conscience and reduce our affluence, or we keep our affluence and smother our conscience.”⁴

- a. Stott refers to our “conscience.” He is assuming that the compassion of the Spirit of God is within each Christian.
- b. He also refers to the “dstitution of millions.” He is assuming that all Christians have at least a basic awareness of the poverty that exists in the world and near their own homes.

Discussion Point

Use the previous concepts and 1 Jn 3:17 to promote discussion.

- c. The awareness of a world full of poverty, the reality and conviction of Christian compassion, and the commandment of verses like 1 Jn 3:17, should lead all Christians to conclude that there is no theological justification for Christians to have a luxurious lifestyle.

Discussion Point

Use Lk 12:48 to discuss this conclusion and how Christians should use their wealth.

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3. The opposite of living in luxury is living according to what one actually needs.

a. The Bible seems to advocate this for two reasons:

- 1) To avoid the temptations of riches.
- 2) To be able to give to others who are in need. Consider the implications of Prov 30:8, 9 and Acts 2:45.

b. The Bible promises that God shall supply all of our **needs** (Phil 4:19).

- 1) One of the germs that causes the disease of materialism is a refusal to recognize how the Bible defines needs. When all desires become defined as needs, materialism becomes infectious.
- 2) Needs are defined in Mt 6:25-33. They are the basic things that sustain life, such as food, drink, and clothes (covering).

4. So Where do we begin? We begin with a renewing of our minds. We begin by boldly redefining our definition of needs and living according to them and not according to luxury.

B. We Must Be Balanced.

1. The Bible advocates a simple life-style for very practical reasons (avoiding temptation, being able to give). It is not because it is somehow “holy” to be poor. This has been a misunderstanding in the past and must be avoided.

Discussion Point

Use Prov 30:8 and 28:27 to promote discussion about having a balanced view of money.

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2. Walter Pilgrim, in his book, Good News to the Poor, said

“What he (Luke) seeks to create is a radically new evaluation of possessions and their proper use by Christians. His purpose is not to advocate some form of Christian asceticism on the one hand, or some kind of Christian communism on the other. Rather, Luke attempts to define and encourage a discipleship of one’s material gifts in the service of love.”⁵

Discussion Point

Use the previous concept to promote discussion.

3. John Stott helps us maintain a balanced perspective:

“We have looked at three options which confront all affluent Christians. Should we become poor? No, not necessarily. Though Jesus Christ still calls some like the Rich Young Ruler to a life of total voluntary poverty, it is not the vocation of all his disciples. Then, should we stay rich? No, this is not only unwise (because of the perils of conceit and materialism), but is actually impossible (because we are to give generously, which will have the effect of reducing our wealth). Instead of these two, we are to cultivate generosity on the one hand and simplicity with contentment on the other.”⁶

Discussion Point

Use the previous concept to promote discussion about generosity and simplicity.

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- a. Stott refers to the concept of contentment. The Biblical doctrine of contentment can be said to be the most fundamental starting place in the war against materialism.
- b. The foundation stone for the doctrine of contentment is 1 Jn 2:15.
 - 1) Contentment begins with trust (Heb 13:5).
 - 2) Contentment is learned (Phil 4:11).
 - 3) Contentment is associated with godliness (1 Tim 6:6).
 - 4) Contentment is spoken of as a requirement for repentance (Lk 3:10-14).
- c. The Bible does not advocate comfort. It advocates contentment (see Lk 6:24-26).

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C. Summary Review.

1. Where do we begin?
 - a. We begin by being honest with ourselves and with others.
 - b. We begin by speaking out boldly against luxurious living in an age of starvation.
 - c. We begin by challenging each other to redefine needs and to live according to them.
 - d. We begin by remaining balanced, so that our perspective does not end up being as extremely wrong (on the opposite end of the scale) as the perspective that we are opposing.
 - e. We begin by following the Biblical doctrine of contentment, which will result in a healthy disinterest in worldly things. We will learn to have a carefree attitude toward money and possessions that is the natural result of seeking first (only) the kingdom of God (Mt 6:33).
2. These points and others represent the places where the battle against materialism begins.

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III. Warnings against Riches.

A. Are Money and Possessions Inherently Evil?

1. The correct answer to this question is, no. It is the love of money that is evil (1 Tim 6:10).
2. Unfortunately, many Christians answer the question correctly, but then make the wrong application. They try to justify having money and possessions beyond their needs, as if there is no danger in having an abundance of money and possessions.
 - a. There is nothing inherently evil about the naked human body. However, we realize and admit that there are dangers in walking around naked. We do not do it. We avoid it, not because it is inherently evil, but because we are inherently evil. The same thing should be true about money.
 - b. People in nudist camps (places where clothing is not allowed) are only kidding themselves when they say that their chosen community ethic does not result in sin. So too, those Christians who desire to live in luxury and avoid the sin that so easily accompanies that luxury, are simply kidding themselves.

Author's Illustration:

They are like the men that read the “Swimsuit Edition” of Sports Illustrated and claim that they are not affected by the nearly naked bodies. Some even pretend to only have an interest in seeing the new styles of bathing suits because they are “fashion experts”.

Insert Your Illustration:

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- c. Christians who love luxury should take a fresh and honest look at how their love of luxury is affecting their walk with God.

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B. Jesus Understood Our Weakness.

- 1. Jesus never said that money and possessions were inherently evil. However, He did say that we are. He understood that mankind has a sinful nature. Therefore, He understood the dangers of riches. He warned against them and even emphasized that we should avoid them.
 - a. Jesus knew that possessions and riches hinder people from coming to God.

Discussion Point

Use Mt 19:23 to promote discussion.

- b. We can not ignore the repeated references of Jesus' instructions to sell possessions.

Discussion Point

Use the following scriptures to promote discussion:
Mt 19:21, Mk 10:21, Lk 18:22, Lk 12:32, 33, Lk 14:33.

Discussion Point

To maintain a balanced perspective, use Lk 14:33
and 1 Tim 5:8 to promote further discussion.

- 2. At the very least, materialistic Christians must begin to recognize and respond to the New Testament emphasis on the danger of riches and the emphasis to avoid them.

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Discussion Point

Use the following New Testament scriptures to promote discussion about riches:

Mt 13:22; Mt 19:23; Lk 6:24; Lk 12:15;
Lk 16:14, 15; 1 Tim 6:6-17; and Rev 3:14-18.

Discussion Point

Also, use the following Old Testament scriptures to promote further discussion about riches: Prov 30:8, 9; Prov 18:10, 11; Eccl 5:10-12; and Hos 10:1, 2.

IV. The Proper use of Money and Possessions.

A. The Purpose of Money and Possessions.

1. The wrong purpose of money and possessions.
 - a. A wrong and selfish understanding of the purpose of money and possessions is that they exist in order to provide a comfortable and luxurious life for mankind here on earth.
 - 1) We see no hint of this type of perspective in the life of Jesus. This perspective is not consistent with the type of life that Jesus lived. Jesus did not live for himself (Mk 10:45). He did not understand things in terms of his own comfort. His life was the life of the cross.
 - 2) We are called to the same life that Jesus lived, the life of the cross (Mt 10:38). The cross points away from self and points toward others.
 - b. Jack Taylor offers strong words concerning a wrong and selfish understanding of money and possessions:

“We are not saved for us. We are saved because of Him and for Him. We are not to be filled with the Spirit for us, but for Him. His blessings come to us not just to make life enjoyable but to make us employable to his glory. A self point of view must be exchanged for a God point of view.”⁷

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- c. The purpose of any blessing is to glorify the name of Jesus. Does that mean that we can not enjoy God's blessing? No!
 - 1) It only means that enjoyment is not the **purpose** of the blessing. It is an **effect** of using the blessing correctly. When we begin to understand this difference, we begin to be balanced with respect to this question.
 - 2) We do not seek after the blessing for us. We seek after it to bless others and to glorify God. At the same time, we do not refuse to enjoy the natural side effect that is included.
 - 3) A lack of balance in this area results in either legalism or uncontrolled license. It results in Christians who can not enjoy life, or in Christians who are selfish, superficial, and carnal.
- 2. The right purpose of money and possessions.
 - a. Money and possessions are no different than anything else. Their purpose is to glorify God. The right purpose of money is that it be used in a way that glorifies and points to God.
 - 1) God is reality. Therefore the value of anything is measured relative to Him. Money and possessions must point to that reality if they are to have any value at all. Indeed, all things are by Him, through Him, and for Him (Col 1:16, 17; Rom 11:36).
 - 2) The value of anything is measured in terms of whether or not it brings us closer to God.
 - b. We must understand Biblical stewardship.
 - 1) The Christian receives from God in order to **have** for God (stewardship).
 - 2) The Christian receives from God in order to **give** for God (good stewardship).

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- 3) We can understand the concept of stewardship through a study of the parable of the talents (Mt 25:14-30).
 - a) A steward is not an owner. The Master is the owner. This is one of the most foundational principles of Biblical theology. It is a key principle in the essential doctrine of the sovereignty of God (see Rom 11:36; 1 Chron 29:11, 12; Ps 24:1).
 - b) A steward is entrusted with all things. The parable of the talents uses money as its example.
 - (1) Money is probably the foundational unit in our lives as stewards.
 - (2) If we are good stewards of money, then we will probably be good stewards of our time and talents also.
 - c) A steward owes everything. He must give everything back to God.
 - (1) His motives to do this must come from his love for God and gratitude for His trust in him.
 - (2) We are commanded to give in Lk 6:38. The word give is not only in the imperative (command) form, but it is also in the present continuous tense. It is much more than a one time command. It is a command to give continually.
 - (3) Giving must be a life style. It must be an attitude that lives inside of us.
 - d) A steward invests for multiplication. He does not simply conserve what has been given to him. He uses what is given to him. He multiplies it.
 - (1) This includes risk. For example, risking your time to help another begin a ministry when it is not certain that the ministry will succeed.
 - (2) Here we must be balanced and trust in the leading of the Holy Spirit. This point includes the use of wisdom and faith.

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e) A steward serves all people. We might say that it is no coincidence that the passage concerning the judgment of the nations follows immediately after the parable of the talents.

(1) Consider the emphasis in Mt 25:31-46 on giving to the needy.

(2) Jesus gives us the parable of the talents to show us that we are responsible for what we receive from God.

(3) He then connects it with Mt 25:31-46 to show us how we should use what God has given to us.

(4) It is very important to note the repetition of the idea of judgment in the two connected passages (compare vs. 30 with vs. 46). Bad stewardship results in judgment. Bad stewardship includes keeping what we are given, not using it, not multiplying it, and not helping others with it.

Discussion Point

Use Lk 16:19-21 to promote discussion about the previous concepts.

f) A steward is accountable for all that he has received. This one fact alone should make materialistic Christians change their perspective on money and possessions.

g) A steward is rewarded by God. He is rewarded by being entrusted with more of God's blessings. He is also rewarded by knowing that He has pleased the Master.

(1) Consider Lk 6:38 with respect to these two types of rewards. What is the prerequisite in Lk 6:38 to receive a steward's reward?

(2) We must realize that **“give”** is the most important word in the vocabulary of a steward within the Kingdom of God.

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3. The “unrighteous” steward and the purpose of money (study Lk 16:1-3).
 - a. This parable is often misunderstood. The main character that is often the focus is the **unrighteous steward**, because theologians have considered it to be a parable about a lack of honesty and integrity.
 - 1) However, this is not the point of the parable. The parable is not about the weak **character** of the steward. We might note that his actions were praised (approved of) by his Master (vs. 8).
 - 2) It is about the steward’s **Perspective** of money.
 - a) He had a perspective of money that defined its value with respect to whether or not it could get him closer to heaven (vs. 9) and therefore closer to God (consider the similar implications found in Jer 22:16).
 - b) His interest in God did not depend on his interest in money, but his interest in money did depend on his interest in God (vs. 13).
 - b. Money or **mammon**, like anything else, only has worth as it relates and points to God. The point of the parable is that the correct perspective of money is that it is a means to an end, not an end in and of itself. Mammon becomes a means for being received “**into the eternal dwellings**” (vs. 9).
 - c. From the perspective of the steward, money found its importance in terms of how it moved him closer to heaven. For this he was praised and gained approval in vs. 8. Moreover, Jesus gave a general suggestion to all of us in vs. 9 to have the same perspective about money.
 - 1) It is important to note that the point of the parable is not that we can **earn** our salvation through a correct perspective about money.
 - 2) Yet, there is a perspective about money that is consistent with salvation and its purposes.

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- d. Again, to understand this parable you must study it without the presupposition that it is a parable about a bad steward who became a worse steward due to his lack of honesty and integrity.
- 1) Was the steward called unrighteous? No. He was praised! (vs. 8).
 - 2) What was he praised for? Is the point of the parable that it is a good thing to deceive your boss?
 - a) No! This is not the point of the parable. The purpose of the parable is not to teach what a steward should do with money.
 - b) The purpose of the parable is to illustrate what is the correct perspective of money.
- e. Study the parable in terms of the connection it makes between the present and the future. As you study, consider this truth:
- 1) **What I do here on earth now will effect my situation in eternity in the future.**
 - 2) **Therefore, all that I do now** (including how I use my money) **finds value and purpose relative to how it moves me towards a positive situation in eternity.**

Discussion Point

Use the following diagram to explain the meaning of the parable in Lk 16:1-13.

VERSE	NOW	FUTURE
4	I know what I shall do (now)	They WILL receive me into their homes
9	Make friends for yourselves	They MAY receive you into the eternal dwellings
11	Unrighteous mammon (temporal value)	True riches (eternal value)
12	That which is another's (stewardship in this world)	That which is your own (ruling with Christ in heaven)

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- 3) The point of the parable is not about the actions of the steward. The point is about the steward's perspective and attitude towards money.
 - a) It only has value with respect to eternal things. Its importance and use are not defined in terms of the here and now, but in terms of the eternal.
 - b) Thus, Jesus concluded and summarized the parable with the statement in vs. 13.
- f. The parable can be summed up by asking two questions:
 - 1) Is what you do with mammon (money) dependent upon God and his purposes?
 - a) If it is, then you make God and His purposes unconditional.
 - b) Mammon becomes conditional with respect to God. That is to say that God is the Master.
 - 2) Is what you do with God and His purposes dependent upon mammon (money)?
 - a) If it is, then you make mammon unconditional.
 - b) God and His purposes become conditional with respect to mammon. That is to say that mammon is the Master.
- g. Read the parable again with these understandings in your mind. Especially focus on the conclusion in vs. 13.
 - 1) Consider the significance of the context that the parable is set in.
 - 2) Consider Lk 16:14 and the following parable of the rich man and Lazarus in Lk 16:19-31.

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4. The purpose of money is consistent with the purpose of life.

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a. Is the purpose of my life here on earth to be as comfortable as possible?

1) Many people answer “Yes!” to this question because they see this life as the main scene and the centerpiece of eternity.

2) Their lives are formed by the implied philosophies of such existential sayings as: “**you only live once in life**” and “**live for the moment.**” They do not believe in life after death. They are existentialists who are lost in a lack of hope.

a) What other choice is there, but hopelessness, for someone who does not believe in life after death?

b) If there is nothing after death, then what purpose could there be to this life?

c) Without eternity there is utter hopelessness, because without something ahead, hope can not be defined.

b. Paul had a very different attitude about life. The focus is what comes after this life (see Phil 1:21).

1) Our life now on earth is an extension of the life of Christ (Gal 2:20; Phil 1:21).

2) Purpose in this life is not based on this life itself, but on the life to come.

a) Thus, with an eternally based purpose in life, giving of one’s wealth is understood as an opportunity to express and know God.

b) Consider how eternity and money are linked with knowing God in Jn 17:3 and Jer 22:16.

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B. Alternative Uses of Money and Possessions.

1. Alternative #1: To give.
 - a. To live more simply (according to your needs) in order to have more to give to people in need is not a matter of right and wrong, but a matter of opportunity and missed opportunity.
 - b. It is not a matter of legalistic burden, but a matter of merciful privilege.
 - c. Read Acts 20:35. It **is** more blessed to give than to receive.
 - 1) When someone justifies his luxurious living by saying, **it is a blessing from God**, he may be speaking words of truth.
 - 2) Yet, he will miss out on an **opportunity** if he does not give it away, because it **is** more blessed to give than to receive.
 - 3) **More** is a relative word. The verse does not say that receiving is wrong. Indeed, we must first receive if we want to give (consider 1 Jn 4:19). It is simply **better** to give.
 - 4) Again, we think of the idea of opportunity and missed opportunity (see 1 Cor 3:12-15). All of our works will be put through the fire. Some of it will not count. We will still be saved, but we will suffer loss (vs. 15). The loss of what? We suffer the loss of a lost **opportunity** to have more rewards (vs. 14).

Discussion Point

Use the previous concepts about giving to promote discussion.

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2. Alternative #2: To have more time for God and His work.

- a. Many Christians who claim that there is no problem with being rich fail to consider a very important aspect of that situation.
 - 1) How do you remain rich?
 - 2) Too often, rich Christians remain rich at the expense of their time with God and their time for God. They work 12 hour days for 6 days a week. They might go to church on Sunday, but that is all they have time for with the church or with God. They weary themselves with their jobs and careers.
- b. The alternative would be to live a simpler life and to seek first the kingdom of God (see Mt 6:33). Note that the context of this verse is that God will supply our **needs**. It does not say that God will make us rich.

Discussion Point

Use the previous concepts about time to promote discussion. Focus on the idea of alternative. Also, consider Prov 23:4; Eccl 4:4-8; Eccl 5:10-12; and Is 55:2.

3. Alternative #3: To live more like a soldier.

- a. Is it peacetime or wartime? Do we still live in a fallen world, or is this heaven? Are there poor people around us, or does the world have perfect justice and provide equal distribution of resources? Should we be living the life of a soldier, or a prince? (Study 2 Tim 2:3, 4.)
 - 1) Again, we could say that the issue of materialism is not one of right and wrong. It is an issue of opportunity and missed opportunity. It is an issue of alternatives.
 - 2) The soldier could live an easy life. However, it would not be consistent with his work. It would not be consistent with the reasons why he is a soldier. So he lives a simple life. He is at war. He must not be tempted by worldly things. He must stay “ready for battle.”

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- 3) The same is true for Christians. Paul talked about alternatives in 2 Tim 2. As soldiers, Paul asks us to suffer hardship with him. Why? Because of the alternative. The alternative is that we **may please the one who enlisted him as a soldier.**
 - a) The alternative of living a simple lifestyle means that we can give more to those in need. This pleases God.
 - b) The alternative of living a simple lifestyle means that we can have more time and concentration on the things of the kingdom of God. We can have more time for God and with God. This pleases God.
 - c) The alternative of living a simple lifestyle means that we are **not entangled** in an abundance of worldly things. We separate ourselves from the temptations of riches. This pleases God.

Discussion Point

Use the previous concepts to promote discussion.

- b. It is not **suffering hardship** that is sought after. It is the **alternative** that is sought after.
 - 1) We do not live simple lives because it is somehow holy in and of itself. This is a misunderstanding. We live simple lives because of the alternative benefits it includes.

Discussion Point

The previous concept is a very important point to be stressed in class.
It has many important implications to our teaching in this course.
Go over this point again.

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2) To understand this point implies that Christians must not be lazy and unproductive. Christians who live a simple lifestyle and understand the correct motives to live a simple lifestyle should be the most productive people in the world.

a) They are productive at work because of the greater incentive (greater than the incentive of working for yourself) to be able to give to others in need (Eph 4:28).

b) They are productive with and for God because of extra time to concentrate on the things of the kingdom.

c) They are productive in life in general because they are not weighed down by the cares and temptations of this world.

c. To conclude this section, consider the words of Jack Taylor as he spoke of the life of Jesus in the context of the principle of 2 Tim 2:3, 4:

“Nowhere in the universe is there a better model of the worth and workability of God’s plan of economy than in the Person of Christ. Jesus was here on business! He would not be deterred or distracted. His face was set. No less are you and I on business here. When you are prepared to be to Jesus, what Jesus was to the Father, Jesus is prepared to be to you, what the Father was to Him.”⁸

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V. Facilitators and Promoters of Materialism.

A. Worldly Wisdom.

1. Without realizing it, Christians can get deceived into trusting the wisdom of the world.

a. For example, the wisdom of the world, says that it is wise to save as much money as possible.

1) As is true with most points of worldly wisdom, there is some truth and Biblical wisdom to this point.

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- 2) Consider Prov 6:6-8, which says the ant is wise because he gathers and saves.
 - a) However, the main point of the proverb is not that it is wise to save. The main point is that it is wise not to be lazy.
 - b) Moreover, the saving that is done in the proverb is not done simply for the sake of saving. There is a purpose to it. The purpose is relatively short term. It is not “hoarding” (selfish storing up greedily). It is wise saving.
- b. Unfortunately, as is true with most points of worldly wisdom, the truth that it contains is corrupted and applied in a wrong way.
 - 1) The world uses this collection of “wisdom” to rationalize two things:
 - a) The practice of keeping for yourself everything that you receive.
 - b) The practice of trusting in your savings instead of trusting in God. Much “wise” saving is nothing more than an attempt to find security in money instead of God. Is this **Biblical** wisdom?

Discussion Point

Use the following scriptures to promote discussion:
2 Cor 9 (focus on verse 8); Gal 6:7-10; Heb 13:16; Acts 2:45; and Eph 4:28.
What do these verses imply about the practice, wisdom,
and motives of saving all your money?

- 2) Again, the point in each of these passages is not that it is wrong to save, but that it is right to give. We must begin to speak again of the idea of alternatives. We are free to give more when we do not have to save everything.

Discussion Point

Use the following scriptures to promote further discussion:
Mt 6:19; 1 Tim 6:18, 19; Jms 5:1-3; and Lk 12:16-21.

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2. The wisdom of the world inevitably points away from God. This is the problem.

- a. The wisdom of the world that tells us to save everything is not really based on a desire to be wise. It is based on a desire to trust in money instead of God. It is based on the fear of looking stupid and unprepared.
- b. However, if we are fully prepared and “without needs” with respect to every possible thing that can happen, then we do not need God any longer. We no longer need faith. This is the reality of worldly wisdom. It rejects faith and chooses a false security instead of the real security that is found in trusting in God.

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B. Our Perspective on the Tithe.

1. Another promoter of materialism, especially in a prosperous society, is our rigid understanding of the tithe.

- a. Although the tithe is a good place to begin in giving, it can actually put people in bondage and provide an excuse not to give more than you really could.
- b. The tithe was the minimum amount to give **under** the requirements of the law. Thus, in the Church we continue with the concept of the tithe.
- c. However, the New Testament offers very little evidence of the continuance of the tithe. It offers much evidence of a practice of giving that goes beyond the tithe.
 - 1) As New Testament people, we are no longer **under** the law. This does not mean that we do not have to observe the law. It means that we are now able to keep the law.
 - 2) It means that we are able to live **over** the law. Yes! It means that we can live and give **above** the tithe, the minimum requirement.

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2. The variable tithe.

Discussion Point

Use the following questions to promote discussion.

Do our needs change when we are blessed with receiving more money? Is it a Biblical principle that we must spend more money when we earn more money?

Is the percentage of what we give simply to stay the same when we prosper?

Should that percentage change with our increased earnings,
since our needs remain the same?

- a. We need to renew our minds to realize that our needs should represent the “constant” or “unchanged portion” of our economic situation, and that our giving should become the “variable” or “changeable portion.”
- b. After our needs are defined and established (allowing for slight seasonal and situational changes) we can then increase that which we **give**, instead of increasing that which we **keep**!

Discussion Point

Use the following situation, with the related numbers and equations to illustrate this point.

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Author's Example:

A man determines that his needs are 100 units of money, but his salary is only 100 units of money. He will be challenged to tithe in this situation.

However, if he does tithe 10 units anyway and lives by faith, then God will bless and prosper him (Mal 3:10; Lk 6:38). Later, the man receives 150 units of money as his salary. Do his needs change simply because he receives more money? No!

Therefore, he can give 50 units of money, because his needs are still represented by 100 units of money. Note that what he can give is the “changing portion” or the “variable.” His needs are the “unchanging portion” or the “constant.” Originally, he gave 10% (the minimum). Now he is able to give 33% of his salary.

He is able to do this because he is not a slave to the concept of the tithe. He does not use the tithe as an excuse to not give what he could give. He understands the idea of a variable “tithe”, instead of a rigid “tithe.”

If he did not accept and use the concept of a variable tithe, then he would have only given 15 units of money. He would have then had 135 units of money left for himself. Yet his needs would still be represented by 100 units of money.

What happens to the extra 35 units of money? The answer to this question is often the beginning of materialism. Suddenly, we “need” extra things. Little by little, our lifestyle becomes more and more luxurious until finally we are very sick. We have been infected with the disease called materialism.

Every Christian must be challenged to ask himself some hard questions. Are we fooling ourselves with our convenient terms and concepts? Are we being honest with ourselves?

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Discussion Point

Use the following example and equations to further illustrate and discuss this point.

Guideline to the Equations:

“x” and “y” are always variables (numbers that change)

Case #1: The case of the rigid “tithe”:

“x” = money received

“y” = money spent (needs)

10% x = money given (rigid tithe)

$$x = y + 10\% (x)$$

In this case, if “x” changes, then “y” must also change. That means if income increases, then money spent (or kept) must also increase.

Case #2: The case of the variable “tithe”:

“x” = money received

“y” = a percentage of the money received that is given away

“100” = money spent (needs that do not change)

$$x = 100 + y\% (x)$$

In this case, if “x” changes, then “y” must also change. That means if income increases, then the percentage of money received that is given away must also increase.

Put various numbers into the equation for “x.” Watch how “y” changes.

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- c. To conclude our teaching on tithing, let us look at how John Wesley (the pioneer of the Methodist revival) understood the concept that we are calling the “variable tithe.”

- 1) Wesley believed and practiced that an increase in income should result in a rise in the standard of “giving” as opposed to a rise in the standard of “living.” Wesley lived his life in this way. His needs did not change. The amount he gave changed. He lived a simple life and gave away anything that was extra.

- 2) We must challenge ourselves with the following words of Wesley that were included in a sermon he gave titled “The Use of Money”:

“The directions which God has given us, touching the use of our worldly substance, may be comprised in the following particulars. First, provide things needful for yourself: food to eat, clothes to wear, whatever nature moderately requires for preserving the body in health and strength. Secondly, provide these for your wife, your children, your employees, or any others who pertain to your household. If, when this is done, there be an excess left, then do good to them that are of the household of faith. If there be an over plus still, as you have opportunity, do good unto all men. In so doing, you give all you can. In a real way you give all you have. For all that is given in this manner is really given to God.”⁹

C. Prosperity Theology.

1. Perhaps the greatest facilitator of materialism is the teaching that is known, by some contemporary teachers, as “prosperity theology.”
- a. Prosperity theology, in its extreme and unbalanced forms, provides a supposed “Biblical” rationalization for materialistic Christianity.
- b. It is a theology that was developed to feed and defend our carnal desires. Interestingly, Paul predicted that this would happen!

Discussion Point

Use 2 Tim 4:3 to promote discussion on this topic.

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2. Prosperity theology distorts Scripture. It is based on bad hermeneutics (Biblical application) and is full of misunderstandings.
 - a. One of the most basic misunderstandings within prosperity theology teaching is that riches are justified, because we are children of God the King, or “king’s kids.”
 - b. There are two problems with this justification:
 - 1) The riches of the “kings kids” are not consistent with the nature of the kingdom of the King! (See Rom 14:17).
 - (2) Prosperity theology tries to connect the kingdom of God with having an abundance of money and possessions. However, Jesus makes the opposite connection. He connects the kingdom of God with giving away money and possessions (see Lk 12:32, 33).
3. Prosperity theology becomes a facilitator of materialism when it produces Christians who are afraid of being in need.
 - a. Prosperity theology tells Christians that they are out of the will of God if they are in need. It teaches that if you have a need, then you must lack faith.
 - 1) Christians become afraid of needs.
 - 2) They respond by keeping and guarding money and possessions as a kind of “righteousness insurance” (they are told that they are unrighteous if they have a need).

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b. Prosperity theology often distorts the understanding of living a life of faith and victory.

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1) It says that victory **only** includes having no needs. This is not only illogical, it is not Biblical.

a) God's supply flows toward needs. A need must first exist before God can supply it.

b) The familiar and often quoted verse in Phil 4:19 assumes that a need exists. At some point a Christian **must** be in need for God to be able to supply that need. We might say that needs are needed.

(1) A more general way to say this is to say that a victory without a battle is no victory at all.

(2) The existence of a victory necessarily implies the existence of a battle.

c) Prosperity theology often negates these types of Biblical principles. It promotes materialism and actually hinders the flow of God's resources (as a "denial of need" and a "desire to keep" will always do).

2) As we reconsider the principle of Phil 4:19, we see that it is in the context of another often quoted verse (4:13). In Phil 4:13, when Paul says that he can do all things through Christ who strengthens him, he says it in the context of **suffering need** (vs. 12).

a) Paul understood that God could and would supply his needs.

b) Yet, that did not mean that Paul would **never** be in need. It did mean that God would supply him with the strength to live in whatever conditions that were necessary to spread the Gospel.

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Discussion Point

Use the whole passage from Phil 4:10-19 and the following verses to promote discussion:

1 Cor 4:9-13; 2 Cor 6:3-5; and 2 Cor 11:27.

Was Paul a man who lacked faith? Was he unrighteous? According to prosperity theology, the answer would have to be “Yes.”

- c) The focus of Western theology on explaining why Christians should be rich indicates a lack of maturity of the Western Church. It is often a superficial and a weak Church.
- d) Perhaps it would do well to cultivate the spirit of Habakkuk. (see Hab 3:17, 18).

(1) Can you say these words from your heart?

(2) Prosperity theology despises these words.

- 4. Prosperity theology facilitates materialism by inverting Scriptural principles.
 - a. It advocates “giving to God, so that you will receive more.” It focuses on and points towards **self**.
 - b. The Bible advocates “receiving blessing, so that you may give more to God.” It focuses on and points towards God and giving to others.

Discussion Point

Use the following diagram for further discussion.

	PRINCIPLE	DIRECTION
BIBLICAL THEOLOGY	RECEIVE TO GIVE	OTHERS
PROSPERITY THEOLOGY	GIVE TO RECEIVE	SELF

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VI. Equality and the Distribution of Resources.

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A. The Bible and Equality.

1. The Old Testament foundation of equality.
 - a. The heart of the Old Testament law was completely against the type of gap between the rich and the poor that exists in modern day countries such as Argentina, Brazil, and the United States (for more information and statistics see Time magazine's November 6, 1989 article titled "**A Chasm of Misery**").
 - b. In Ex 21-23, God gave instructions to the nation of Israel. Many of these legal instructions promoted equality among the people of God.
 - 1) The charging of interest was forbidden (Ex 22:25).
 - 2) The taking of clothing as a loan pledge was negated (Ex 22:26).
 - 3) Bribery was condemned (Ex 23:8).
 - 4) Every seventh year slaves were to be released (Ex 21:2).
 - c. Also, there are other Old Testament Scriptures and concepts that promoted equality.
 - 1) The sabbatical year (see Deut 15:7-11).
 - 2) The year of Jubilee (see Lev 25). What are the implications of vs. 10? What are the implied purposes of the year of Jubilee related to equality?
 - 3) The dividing of the land (see Num 26:52-56).

Discussion Point

Use the following scriptures to promote further discussion.
Ps 9:9, 10, 13-18; 72:1, 2; 82:1-4; 86:1, 2, 7; 132:15; 146:5-9;
Is 1:12-17; 3:13-15; 58:6-9; Jer 22:13-17; Amos 2:6, 7; 5:21-24;
Micah 2:1, 2; 3:1-3; and Hosea 10:12, 13.

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2. The New Testament continuation of equality.

- a. Study Acts 2:44, 45 and 4:32-37. Consider how the concept of equality was manifested among God's people.
 - 1) Giving and sharing were completely voluntary (Acts 5:4). When we talk about Christian equality, we are not talking about Socialism or Communism.
 - 2) The spirit of sharing was the result of a profound unity and fellowship (Acts 4:32).
 - 3) It resulted in the satisfaction of everyone's needs (Acts 4:34).
- b. Study 2 Cor 8:1-15. Take time to consider the principles found in vs. 12-15.

B. The Bible and the Distribution of Resources.

1. In Zimbabwe, the Christians sing a song that includes the words, **love is never love until you give it away**. Jack Taylor believes the same thing is true about wealth. Consider his words:

“The nature of true wealth is such that it can not be stored. When it is stored or hoarded, it ceases to be beneficial, and thus, ceases to be true wealth.”¹⁰

- a. Indeed, it is God's nature to give away what is His (see Jn 3:16).
- b. We might say that Jesus was the wealth of God in circulation, distributed to all of mankind (2 Cor 8:9).
 - 1) The principle of distribution is seen in the laws of nature. Divine nature naturally gives and distributes.
 - a) The sun gives its light.
 - b) The trees give oxygen.

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- 2) Fallen nature naturally keeps and hoards.
 - a) It can be scientifically proven that there are no shortages in the world.
 - b) There is only greed and selfishness.
2. God is looking for distributors of blessings (2 Chron 16:9). He does not want to deposit his money in a 30 year bond. He wants to establish a liquid asset account. He wants to distribute His money to people who have needs. Do you hold on to what you receive or do you distribute it? If you distribute it, then God has found the type of bank account that He can use and trust. He will deposit more in that account (see 2 Cor 9:8).
 - a. Jack Taylor offers these profound words:

“I am convinced that God will entrust to us as much as we can be trusted to be put into circulation for his glory and the reaching of souls.”¹¹
 - b. God wants to distribute resources. He is searching the earth for vessels who have two doorways in their lives.
 - 1) The first doorway is the doorway of faith. It is used for the resources to enter.
 - 2) The second doorway is the doorway of compassion. It is used for the resources to leave.
 - c. Yes, God is looking for good stewards who will use, multiply, and distribute His resources.
 - 1) They must be trustworthy (1 Cor 4:2). They must be trusted to give and not to hoard.
 - 2) God gives us all a very clear warning in Lk 12:48. Study and discuss the principle found here related to the distribution of resources.
 - d. We must realize that when we hoard resources, we automatically freeze God’s resources and His distribution plan. This results in suffering for others.

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VII. Giving.

A. The Most Important Word in This Course.

1. Much of what we have studied in this course can be summarized in one word: **“give.”**
2. Giving is the key.
 - a. God is **love**. **Give** is the action and thus the essence of **love** (see Jn 3:16).
 - b. There is life in giving because when you give, you reach the heart of God.

Author's Illustration:

An American millionaire, named Rockefeller, was dying a slow and painful death. Medically, there was no hope. Then he began to give away his money. He was healed miraculously and understood the healing to be connected with the giving.

Insert Your Illustration:

- c. Someone who is in need of revival in their life needs only to start giving. It has been said that giving is the shortest route to glory. Indeed, we are told to be cheerful givers. If it is really giving that you are doing, then you can not help but to be cheerful.

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Author's Illustration:

I remember the first time that I became completely aware of this truth. We had bought some food for a family from Poland, who were living in the United States. The man could not find a job and he was having trouble feeding his family. We decided to secretly put the bags of food by their front doorstep. As we passed their window we saw the mother praying on her knees in the bedroom. Her oldest child was also praying and her two youngest children were crying.

We put the food by the door, knocked, and ran away. As we watched from behind a tree, the mother opened the door. When she saw the food she immediately began to shout praises to God. The children ran out in their pajamas and started dancing around the bags of food. That night they filled their stomachs, and we were filled with an overwhelming joy. The word revival would be an understatement. This is the reality and opportunity in giving.

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Insert Your Illustration:

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B. We Receive to Give.

1. The Bible is consistent. Whenever there is a command there is a promise. In other words, whenever there is an obligation, there is an opportunity. The opposite is also true. Whenever there is a promise, there is a command. In other words, whenever there is an opportunity, there is an obligation.
 - a. First, we must realize that we must receive from God in order to give back to God. We have nothing in ourselves (Jn 15:5; 1 Cor 4:7; 1 Jn 4:19).
 - 1) It is like the five year old boy who wants to get his father a present for Christmas. He has no money to buy the present, so he asks his father to give him money. He then buys his father a present with his father's own money.
 - 2) We are like that five year old boy. We need to give to God with what is already God's.
 - b. At the same time, we must realize that the reason that we are supplied by God is to equip others (Eph 4:11; Gen 12:1-3). That is, we receive so that we can give to others. The opposite is not true. We should not give so that we can receive. It is true that when we give we do receive more (Lk 6:38). However, the purpose is still to give. It is to give more.
 - 1) If we truly complete this cycle with correct motives, then we will have an abundance to give. God is not limited. Notice that in the passages about giving in 2 Cor 8-9, the idea of abundance is repeated at least 10 times (8:2, 7,14, 20; 9:8, 12).
 - 2) Study 2 Cor 9:7, 8. Note the cycle that is started when we give:

**CHEERFUL GIVER — ALL GRACE — ABOUNDS — TO YOU — SO THAT
— FOR EVERY GOOD DEED — ABOUND — HAVING ALL SUFFICIENCY —**

- a) Indeed, we are told that those who give will receive (Lk 6:38). The question is why do we receive. The answer is clearly given in 2 Cor 9:7,8. We receive after we give, so that we can give more.
- b) Indeed, the moment that we receive more is the moment that we are obligated to give more (Lk 12:48).

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2. There is a “prosperity theology” that is Biblical. However, its focus is the exact opposite of the focus in modern day prosperity theology.

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a. The Biblical focus is that “I receive in order to give.”

b. The carnal focus is that “I give in order to receive for me.”

1) Prosperity theology correctly understands that God has unlimited resources. It also understands that God wants to give in abundance to His children.

2) The error in prosperity theology is in the answer to the question: Why?

a) Why does God give?

(1) Because He wants to distribute His wealth and respond to the needs of others.

(2) To do this, He needs a faithful vessel. So He blesses us. But not so we can live a life of luxury. He blesses us so that we can be a blessing (Gen 12:1-3; Ps 67).

b) Why do I receive?

(1) I receive in order to be able to give. It is an opportunity. It is a privilege. In two ways (in the English understanding), I receive to give. I do not receive to waste. I do not receive for me.

(2) The Gospel is “**other**” oriented. It is not “**me**” oriented. It is the Gospel of the cross of Jesus Christ. It is the Gospel of the love of God that resulted in the fact that He **gave** His only begotten Son. He **gave** everything!

3) The error in prosperity theology is not even in the encouragement to expect a return on your giving.

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- 4) The error in prosperity theology is that the motive to give becomes the desire to receive more for yourself. I can expect a return on my giving as long as my motive is to receive in order to give. When I give I receive more. When I receive more, I give more. The cycle should never stop. This is true **Prosperity Theology**.
- 5) It is not the purpose of this course to deny the greatness of God's resources. The answer to materialism is not that Christians live in poverty or that they become unproductive. These are opposite and extreme errors.
 - a) Prosperity theology is correct in the sense that God is an abundant supplier of needs and that He does work according to principles of reciprocity (receiving in return for giving).
 - b) However, it must be clearly stated that prosperity theology and materialistic Christianity have failed to recognize that Christianity focuses on a life of giving, not a life of taking and keeping.

VIII. Course Conclusion: Call to a Simple Lifestyle.

A. The natural Christian response to the Scriptures and to less fortunate human beings is to live a simple lifestyle.

1. The call to simplicity should have three points of motivation.
 - a) A simpler life means more time with and for God.
 - b) A simpler life avoids the temptations that riches can bring and thus protect one's own soul.
 - c) A simpler life means that we will have more to share with those in need.
2. The third motive is, perhaps, the most pure. It points most directly to others. Adam Finnerty, in his book, No More Plastic Jesus puts it like this:

“This call to simplicity is not so much for the sake of one's own soul as for the sake of others, especially for their real physical needs.”¹²

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B. Simplicity must not be an end.

1. It must be a means to an end. It is not “holy” to live a simple lifestyle.
2. It is holy to live a simple lifestyle in order to get closer to God and to respond to the needs of others.
 - a. The simple life is motivated by a desire to give.
 - b. The materialistic life is motivated by a desire to possess.
 - c. We must begin to challenge materialism within the church. Can you picture Jesus quoting Scripture in order to try to justify having 5 cars, 4 homes, and 3 diamond rings?

Discussion Point

Use the following questions for discussion.

Which of the two lifestyles (simple life or materialistic life) is more consistent with the Gospel?

Which of the two lifestyles is more consistent with the life of the cross?

Which of the two lifestyles is more consistent with following Jesus, who said the words found in Mk 10:45?

Which of the two lifestyles did Jesus live?

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The Bible and Money: Endnotes

¹Ronald Sider, Rich Christians in an Age of Hunger (Downers Grove, Ill: InterVarsity Press, 1977), p. 45.

²Jack Taylor, God's Miraculous Plan of Economy (Nashville, TN: Broadman Press, 1975), p. 126.

³Ibid., p. 166.

⁴John Stott, Involvement (Old Tappan, N.J.: Fleming H. Revell Co., 1973), p. 116.

⁵Walter Pilgrim, Good News to the Poor (Minneapolis, MN: Augsburg Publishing House, 1981), p. 123.

⁶Stott, p. 121.

⁷Taylor, p. 24.

⁸Ibid., p. 55, 58, 59.

⁹John Wesley, "The Use of Money" (an excerpt from his sermon by that title).

¹⁰Taylor, p. 29.

¹¹Ibid., p. 31.

¹²Adam Finnerty, No More Plastic Jesus (Maryknoll, N.Y.: Orbis Books, 1977), p. 105.