

## Money Talks – Part 1

Money, Possessions and Eternity - Luke 3:11-14, Matt 6:19-24

Crosspoint – Dave Spooner – Jan. 8<sup>th</sup>, 2023

### Intro:

- It has become hard to talk about money in the church because of the heightened sensitivity around it both inside and outside the church because of how ministry leaders have abused it. Because of these sensitivities, we at Crosspoint have intentionally taken a low-profile approach to money, being careful not to put barriers between people and the Gospel, even though we have ministry needs and ministry goals.
- To not talk about money, possessions and eternity could be considered spiritual malpractice because the Bible has a lot to say about money, and as people of the word, we need to talk about what is in the word and put it into practice. The fact is that around 15% of everything Christ said relates to the topic of money and possessions, more than His teaching on heaven and hell combined (Randy Alcorn *The Treasure Principle* p. 9). And more than a quarter of Jesus' parables, eleven out of thirty-nine, dealt with finances and money directly (Randy Alcorn *Money, Possessions and Eternity* p. 141).
- My goal in these four weeks of our "money talks" is to convince you about what the Bible has to say about money and possessions, and how it relates to our lives and eternity. How we live our lives on earth does matter in eternity, and we need to know about it. This series should be encouraging and strengthening for those who are doing this well, and it should be compelling and convicting for those who want to improve.
- The best thing you can do to understand what the Bible has to say about money and possessions is to study it for yourself. Search the subject and read the relative passages and verses. Listening and engaging with what I have to say as your pastor and teacher will benefit you. And also, gaining insights from trusted pastors and teachers would be helpful. A book I would recommend is called *Money, Possessions and Eternity* by Randy Alcorn, or his little book on the subject called *The Treasure Principle*.
- How we use money and possessions is a revealer of our *spiritual health* and how we use money and possessions is an indicator of our *eternal wealth*. I will only cover the first part of this statement today; in future messages, we will cover the second part with applications all along the way.

### How we spend our money reveals our repentance

- The primary ministry of John the Baptist was to prepare the way for the coming of the Messiah, and he did so by calling people to repent of their sins. So when people came to John to be baptized, he told them they needed to prove by the way they lived that they had repented of their sin and that they were to produce good fruit with their lives (Luke 3:7-9). Then the crowds asked him how they should do this, and John replied:

### Luke 3:11-14 NLB

**"If you have two shirts, give one to the poor. If you have food, share it with those who are hungry."**

**12 Even corrupt tax collectors came to be baptized and asked, "Teacher, what should we do?" 13 He replied, "Collect no more taxes than the government requires."**

**14 "What should we do?" asked some soldiers. John replied, "Don't extort money or make false accusations. And be content with your pay."**

- Every example of how people should prove their repentance and produce good fruit with their lives had to do with money and possessions.
  - They should share clothes and food with the poor (v. 11).
  - They should not use their position to take advantage of people for money (v. 13).
  - They should not bribe, manipulate, force, or blackmail people for money, and they are to be content with their pay (v. 14).
- Repentance is proven genuine by how you live your life. If you repent, which means turning 180 degrees in your thinking, then you will change your behavior, and a primary way this is demonstrated is by how we use our money.
- In the gospels, when Zacchaeus, the tax collector, encountered Jesus and repented of his sin, he said: "Look, Lord! Here and now, I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount" (Luke 19:8) Jesus's response? "Today salvation has come to this house" (v.9). Zacchaeus's radical new approach to money proved that his heart had been transformed.
- In the book of Acts, when people came to faith, they sold their possession and gave to the needy (Acts 2:45, 4:32-35).
- And when the Gospel came to the Ephesians, and they received Christ, they burned their magic books worth millions of dollars (Acts 19:19).
- One of the ways that our repentance is proven genuine is how it has changed how we spend our money. Would how you and I spend our money reflect our faith? If someone was to gauge your faith by your spending habits, what would it reveal?
- We are going to look at one teaching of Jesus on the issue of money, and from it, we will see other things that our use of money reveals about us.

### **How we spend our money reveals our thinking**

**Matt 6:19-20 NLT**

**"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20 Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.**

- Where we store up our treasures reveals our thinking. If all we do is spend our money to gather stuff here, where it will be eaten away, rusted away, or stolen away tells us that we are not thinking like a Christian and we are pretty stupid. Jesus called people like this "foolish" because they are rich in this world but poor in God (see Luke 12:16-21). Everything we gather to ourselves here on earth will all go away in the end. (Johnny Cash sang a song about this, which I would recommend called "Hurt.")
- Jesus warns us not to store up treasures on earth. It's not just because wealth *might* be lost; it's because wealth will *always* be lost. Either it leaves us while we live, or we leave it when we die.

There are no exceptions. John D. Rockefeller was one of the wealthiest men who ever lived. After he died someone asked his accountant, "how much money did John D. leave?" The reply was classic: "He left . . . all of it." At the end of your life on earth, you get two yards. A graveyard and a junkyard.

- Jesus is not against us storing up treasures; He just wants us to store them up in the right place. He does not just desire us to do this. He commands us to do it. "Store your treasures in heaven." Why? Because your treasure in heaven is permanent; it will not be eaten away, and it will not rust away, it will not be stolen away. He commands us to be a *faithful investor and a faith-filled investor*.
- This teaching led the missionary Jim Elliot (husband to Elisabeth Elliot), to give everything for the Gospel, including his life. He said:

**"He is no fool who gives what he cannot keep to gain what he cannot lose." - Jim Elliot**

- Where you are investing your money reveals if you are thinking like one who follows Christ or one who does not.

### **How we spend our money reveals our heart**

**Matt 6:21 NLT**

**Wherever your treasure is, there the desires of your heart will also be.**

- So where is your treasure? If your treasure is here on earth, then your heart will be here on earth, and when you age and grow old and die, you will hang on to as much for as long as you can because you are going away from your treasure. However, if your treasure is in heaven, in Christ and His kingdom, when you age and grow old, you let go more and more because you are moving toward your treasure, not away from it.
- So how do you know where or what you treasure? Just ask yourself what you value most. What is your pride and joy? What is it that you love higher than other things? What is it that you spend the most of your free time thinking about, or where you look forward to spending your energy?
- Here is also a secret for you, if you want a bigger heart for anything, invest in it. If you want a bigger heart for the things of God, then invest in them. When you invest, you treasure, and what you treasure has your heart.
- God wants your heart. He isn't looking just for "donors" for His kingdom. He wants people so filled with a vision for eternity that they wouldn't dream of not investing their money, time, and talents where they will matter most. He wants people who are so in love with Him that they can't wait to be with Him doing what He is doing.
- When I see people who are like this, I know the Gospel has reached their hearts because what we treasure reveals our hearts.

### **How we spend our money reveals our perspective**

**Matt 6:22-23 NLT**

**"Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. 23 But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is!**

- What you see, your perspective, guides your life. If you see life with the light of the Gospel and through the lens of eternity, your whole life will be filled with life. But if your perspective is only for this world, and the "light" you see is limited only to the things of this earth, then your "light" is actually darkness, and in the darkness, you will stumble along in the darkness, hurting yourself and others, not knowing what you are doing and not knowing where you are going.
- You and I must view our lives through the lens of eternity. If you make your decisions with that perspective in mind, you will make choices that align with and matter in the kingdom of God. You will think differently, you will value what is truly valuable, and you will live your life by losing it, and by losing it, you will find it.

## How we spend our money reveals our master

### Matt 6:24 NLT

**"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.**

- You and I can only serve one master; your primary choice is between God and money. You can use your money in honor and pursuit of God, but you cannot use God to honor and pursue money (contrary to the demonic doctrines of the prosperity gospel).
- So why is the primary choice between God and money? Because they both promise similar things. Money promises security; God promises security. Money promises freedom; God promises freedom. Money promises status; God promises status. Money promises power; God promises power. Money promises hope; God promises hope. Money promises life; God promises life. Only one of these will deliver, and the other one is a liar. You and I must choose who we will serve.

## Conclusion

- So is how we use our money and our possessions a spiritual issue? Yes, it is. It reveals so much about us, if our repentance is genuine. It reveals our thoughts, our hearts, our perspective.
- So I want you to think about this. I want you to really examine how you use your possessions and where you spend your money. Look at your receipts, or your budget, or your credit card statement, or your check register. What do you see there? What does it say about you? If it is good news, keep going, keep giving, and keep investing. And if it shows something different, then deal with your heart and thoughts before God. Ask the Holy Spirit to show you what is true about yourself and true about the word and eternity and follow where He leads you to go. Think things through with the teachings of Jesus. And we will talk more about these things in the following weeks looking at other passages and practical applications.
- Prayer people and prayer