

The Issue of Money

Money reveals our heart. There are over 2000 verses in the Bible pertaining to money. “How we handle money can determine whether or not we will succeed in our Christian life.” This is the reason Jesus touches the subject in two-thirds of His parables. *The question is not how much money we have, but how well we manage it, and the place money has in our heart.*

Money and how we manage it reveals many important things about us:

- What our greatest *priorities* are; what do we value most?
- Where we have placed our *deepest affections*
- How we use our *time*
- Whether we have *good judgment and wisdom*
- If we *love our family* more than materialism
- Where we place our *security*
- If we have *faith* or unbelief in our heart
- Whether or not we are a person of *sacrifice*
- If we are *obedient* or not
- Whether we have *discipline* and self-control
- Whether or not God can entrust us with *spiritual riches*
- Ultimately, *how committed we are to the Lord*

Money is a spiritual matter. It involves our conscience, affections, priorities, and whether or not we are a person of faith. Many believers need greater financial integrity. Is it right to buy expensive things or be extravagant when we are not paying our bills? Some people avoid paying their debts, hoping they can be written off as “uncollectable.”

A mentality like this dulls our conscience. This directly affects a man's relationship with God, for it makes him insensitive to the Holy Spirit.

How would you feel if a man owed you (or your company) thousands of dollars, but he had preplanned to file for bankruptcy and never intended to pay you? Is this living by the golden rule?

Jesus taught: "If we have not been faithful with money [unrighteous mammon], God will not entrust to us the true riches" (Lu.16:10-12).

Christ taught us that *unfaithful handling of money* is an indicator that one would not be faithful with spiritual matters either, for it is a principle of his heart. This is the reason God tests us first in the natural things of life, such as our job, our family, and money.

If we have proven ourselves faithful in these, then we would qualify for "the true riches" or the spiritual ministry and authority. Many Christians *disqualify* themselves because of the issue of money. How we manage money is actually an important part of the Gospel message. It involves our entire character, and where we have set our affections.

Money of it's self, is not evil. It is the love of money that is evil.

1Tim. 6:10* For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

Genesis 13:2: "And Abram was very rich in cattle, in silver, and in gold." Although Abraham was very rich, he was also very Godly. Also Job: this man Job was the wealthiest man in all his area. Yet he was very Godly.

Many believers need more financial integrity. Some Bible schools have had to change their policies because students have failed to pay their overdue tuition fees. We have observed that the graduates who have faithfully paid their bills, usually succeed in the ministry. Others *never* do!

It is not good to have large debts, and then be purchasing expensive clothes, the finest furniture and appliances, and other things. We should pay our bills first. This is the Christian way!

Paul commands in Romans 13:8, “Owe no man anything.” It is not right to spend money carelessly, if we are not paying our bills?

It is actually a form of stealing when people avoid paying their debts, hoping they can be written off as “uncollectible.” A mentality like this allows the conscience to become glazed over. It affects a man's relationship with God, for it makes him insensitive to the Holy Spirit.

A great test is coming

As we have said, one of the greatest issues in life is the issue of money. Money very much reveals our heart. When you have money, you can have almost anything you want. And, you have influence, power, control. But a great test is coming soon, and it involves the issue of money.

First, a great world revival is coming. Then it is followed by a great test. A false world ruler, the antichrist, is coming just before Jesus comes. This is allowed by God, to test the hearts of all the human race. It involves money. Today the world is seeking to become a one world government.

The antichrist, and his co-worker, the false prophet will control the world's economy. This man claims to be God in the flesh. He will perform phenomenal miracles. Then He commands all the world to worship him. If you do not, you cannot buy or sell anything.

“And he causeth all, both small and great, rich and poor, free and bond, to receive a mark in their right hand, or in their foreheads: And that no man might buy or sell, [except] he who has the mark, or the name of the beast, or the number of his name.” Revelation 13:16, 17, KJV.

So the whole world is going to be tested in the area of money. Remember Judas. This man and his lifestyle, is a warning to the whole human race. He loved money more than the Messiah.

Judas was one of the 12 apostles. He walked with Jesus for three years. Judas could cast out demons, heal the sick, do miracles. But he had a lust for money. He sold his soul for 30 pieces of silver. (about 4 months wages.)

Some Christians will sell their soul to Satan to have financial security. This is why we need great discernment, and a pure heart in these last days. Or we could be deceived by the coming antichrist and the false prophet.

Now I would like to suggest three major reasons for financial bondage.

Three Main Reasons for Financial Bondage

1. Mismanagement of Money Some people who have very little are able to pay there bills, while others are always in debt? The problem is *mismanagement*. So, the issue is not how much we have but how well we manage our money. Often people have shortages because they have not wisely used what God has provided. We are stewards of the money God gives us. How are we using it?

Here are a few examples of how money can be mismanaged:

- **Bad Investments**—getting into ventures hastily without praying or seeking counsel from competent advisers.
- **Credit Cards**—Quick, accessible money is a snare, can make us spend extravagantly and beyond our limits.
- **Borrowing Indiscreetly**—High interest rates for long periods of time bring bondage. Be led of the Holy Spirit *before* you construct or buy a building. Try to refinance your old loan with a lower interest rate if you can.

- **Bad Timing**—paying too much for articles that could have been purchased for much less if we had waited. Watch for special sales, and wait for the right time. Enquire first for the best bargains.
- **Overspending**—unnecessary purchases. We should avoid buying what we do not need and cannot afford.
- **Wasting Resources**—lights, air conditioner left on, water running, etc. The hot water heater uses 25% of our power bill. Think conservative! When on vacation, turn the refrigerator down to low, and hot water heater down.
- **Desiring Only the Best** — A good used car costs only 20 to 30% of what we would pay for a new one. We are always paying *top dollar* for what is new! Can we be satisfied with something “almost as good” for a much lower price? Are we able to buy used parts, or things almost as new?

2. Lack of Discipline and Character Solomon had no self-control. Everything he saw with his eyes, he went after. Solomon dabbled with everything under the sun in an attempt to find satisfaction and happiness.

“Whatsoever mine eyes desired I kept not back from them” (Ecc. 2:10).

Real happiness, is not found in any of these things, but in Christ alone. We’re warned “be not entangled with the affairs of this life” (2 Tim. 2:4). The Lord warns that the cares, riches and pleasures of this world *choke* the life of the kingdom (Lu. 8:14).

Our ultimate call is to fulfill the two great commandments of Matthew 22:36-40, to love God with all our heart, mind, soul and strength, and our neighbor as ourself. In order to obey this—our time, energy, and affections must be consecrated to God. If our life is occupied with materialism and working overtime, we cannot fulfill our call.

MONEY affects our spiritual life. Money reveals *who* we are! We cannot be spiritual without managing our money affairs wisely. The bottom line is this – financial bondage hinders us from doing God’s will for our life; Therefore, we should seek to have financial freedom!

Security is another major reason people love money. Yet, security is found in the center of God’s will, not in our money. People who clutch to their bank accounts *seldom* receive any significant spiritual breakthroughs in their lives. What place does money have in our heart?

3. Failure to Tithe. We cannot be blessed if we do not tithe. Prov. 3:9-10 :

9 “Honour the LORD with your substance, and the firstfruits of all your increase: 10 So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.”

Prov. 3:9-10 commands us to tithe with a promise of being blessed and provided for. Therefore, when we fail to tithe, we are not obeying God’s Word. Withholding our tithes is also a lack of faith.

People often think, “If I pay my tithes, I will not have enough for myself.” But how can God bless us when our heart is void of faith? Prosperity is only promised to those who observe *all* His commandments (Josh.1:8).

Jos 1:8 This book of the law shall not depart out of your mouth; but thou shalt meditate therein day and night, that you may observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.

Literally, we are stealing from God and robbing ourselves of the promised blessings. when we neglect our tithes (Mal. 3:8-11). For when we honor the Lord with the choicest of our substance, “He rebukes the devourer for our sakes.” In Malachi, *the devourer* came in the form of a blight that diminished all their crops. Let's read Malachi 3:8-11:

“Will a man rob God? Yet ye have robbed me. But ye say, How have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.” Malachi 3:8-11, KJV.

There are devourers today that constantly drain our resources such as hospital bills, car repairs, and broken down machinery. Is the blessing of God upon our home and industry? Are we honoring the Lord with the firstfruits of our substance?

In Haggai 1:3-11, the people were neglecting God’s house. Life revolved around their *own* houses and other interests. Priorities were not in order; therefore, God blew upon their works. Everyone was working overtime only to put their wages into a bag with holes. God does not honor our works if we are not honoring His work, and that includes tithing.

Tithing existed long *before* the Age of the Law. Abraham paid tithes to Melchizedek (Gen.14:18-20). Jacob paid tithes (Gen. 28:22), and both men were blessed exceedingly. Our Lord Jesus Christ also upholds includes tithing for the New Testament Age.

In Matthew 23:23, the people were tithing but neglecting the more important matters of the law such as mercy, justice, and faith. Christ declared, “These [particular] things you should have done” (mercy, justice, and faith), but that they should also continue to tithe. Yes, tithing is required, but the other important matters of the law—faith, justice, and mercy must not be neglected either.

God loves a *cheerful* giver (2 Cor. 9:7). So, the *attitude* in which we give is very important. We should give because we desire to, not only because we must. Also, we should give *in faith*, knowing that God will provide for us.

Giving out of *constraint* is not of faith but of duty. Let us offer our sacrifice out of a relationship of love and faith.

May God bless our hearts, and give us understanding in these matters.
Amen!