

“Unshaken in Our Convictions About Money”

Psalm 15:1-5; 2 Corinthians 8:7-9

Intro: Over the past several weeks we have been going through the study called “Unshaken.” Throughout the course of this study we have seen how God calls us to stand strong and unshaken in our faith. This sounds difficult to some because they focus on the works aspect of standing strong in the faith. Some look at the circumstances of life, the pressures that they face, the worldly influences around them, and the temptations within them and think, “It’s difficult, perhaps impossible, to stand firm in our faith.” Well, the good news is that we can stand firm and unshaken. However, the key to doing so is not found in trying to work hard and be good. The key to standing strong is not based on our ability, experience, or merit. The key to our standing unshaken in our faith is simply to have a relationship with God and rely on Him. Our faith and salvation are secure eternally because of the finished work of Christ. However, we need to also understand that Jesus is the key to us standing unshaken on this side of heaven. Our relationship with Jesus begins through faith, but that relationship is furthered as we seek Him and His purposes for our lives.

When David began Psalm 15 he asked God an interesting question. He asked, “O Lord, who may abide in Your tent? Who may dwell on Your holy hill.” David was asking, “God, who enjoys fellowship with You now and will do so for all eternity?” God answered David with several key indicators of a person who is in a relationship with Him. Please remember that God was not giving us a checklist of things that we must do to be in a relationship with Him. We are only in a relationship with Him by believing in Jesus, that He died and rose again, and by confessing Him as the Lord of our life. However, once this relationship is a reality it changes everything about us. It changes our pursuits, our desires, our character, our very being. These are not simply external changes, but God changes us from the inside out. God changes our heart and gives us a new nature, which in turn demonstrates itself through new actions. It is these actions that God is referring to in Psalm 15. God is saying that the person who has been changed by relationship with Him will demonstrate this change in five key ways. This list is not comprehensive, but it is certainly powerful. So far, we have seen four of the evidences. Those who have a relationship with God: 1) Honor Him through their character and integrity, 2) Honor Him in their conversation and speech, 3) Honor Him by the relationships they keep, 4) Honor Him through keeping their promises and fulfilling their commitments. Today we discover that the person who has a relationship with God also honors Him by the way they handle money.

Show Texts

As we open God’s Word today, I realize that we are dealing with one of the most uncomfortable topics that any of us want to address. I personally understand the discomfort it brings. I remember early on in marriage a friend, who was also a financial advisor, sat down with Heather and me to discuss our personal finances. He asked all sorts of questions, got all sorts of information, and then made many recommendations about what we should do. To be honest, I was put off initially by his approach. However, the more I listened to him, I began to realize that he wasn’t encouraging me to do anything that was contradictory to God’s Word. In fact, everything that man suggested that day was for God’s glory, the good of others, and for the benefit of my family. In fact, I have

since thanked him on numerous occasions for how much his advice that day impacted me. I also understand the discomfort of the topic as a pastor. For nearly the first decade of being a pastor, I never once preached a single sermon on the topic of giving. I didn't avoid the issue if I came to it in a given text, but I certainly didn't focus on it either. As a young pastor, I had become convinced that if I preached on the topic that many people would be offended, run off, and leave. And, frankly, in our culture there is a common misconception of pastors and of the church that they are always asking for money. When you consider many of the so-called preachers and ministries that we see on television it seems that they are constantly asking for money. This reality causes us to resist instruction on the matter. However, I am convinced today that the abuse of many and the false perception that we have doesn't release us from the fact that God's Word clearly calls us to be intentional about the way we view and handle our money.

Fortunately for us, God is not silent on the issue of money. Throughout the New Testament, Jesus spoke more about money and man's response to it than any other topic. The word translated "money" is mentioned over 130x's in the Bible, but there are over a thousand verses that refer to our attitudes towards it such as greed, contentment, etc. It may come as a surprise to look at Psalm 15, this chapter that speaks of the evidences of a life that has been changed by God, and see the focus on money, but this is entirely consistent with Scripture. How we gain our money, view our money, and use our money reveals more than we realize. In **Matthew 6:21** Jesus said it well, "For where your treasure is, there your heart will be also." IOW: What you give to and spend your treasure on is a clear picture of what is first in your heart and life. If you look closely at your checkbook, you can quickly discover what is important to you. But notice clearly the order. As we direct our money, our heart will quickly follow. So, what does this mean for us today? From Psalm 15, what is the evidence of the person who has fellowship with Him? The person who has a relationship with God has deep conviction about the way he handles his money. There is conviction about how he views money, receives money, and spends money. All of this is summed up in two simple but profound statements in Psalm 15:5. From this passage God is calling us, I believe, to do two primary things. There is a negative part of money that we must avoid and there is a positive part that we must apply.

I. A Call to Abstain from the Pitfalls of Money (vs. 5a)

We all understand the importance of money, but in our culture it seems that many don't understand the importance of a Biblical view of money. The way that the world views money and the way that God views money are very different. The world views money as a symbol for power and influence. The world views money as the necessity for the "good life". The world views money as a source of fulfillment through which it promises to meet our every want and dream. It should not be a surprise to us to find that this view isn't new. Yes, the times have changed since David penned these words, but the heart of man hasn't changed at all. In fact, David spoke into two specific pitfalls of money that were prevalent in his day, but at their heart I think you will agree that we still deal with these issues today. I will summarize these two phrases as two words of instruction.

A. Don't be Controlled by Money

In Psalm 15, God says that the person who has relationship with Him does not put their money out at interest. The original word that was used here was an old word called “usury.” This is not a word that is common in our day, but it was a very common word in the Old Testament. By our modern terms today, “usury” was the practicing of loaning money at high interest rates. Usury is what took place when the lender set out to take advantage of the borrower. In fact, on most occasions we see this word **used in reference to the poor**. God strictly spoke against the rich practicing usury of the poor. He didn’t want those who were well provided for to take advantage of those who were in need. For example, in **Exodus 22:25-27** God commands, “If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest. If you ever take your neighbor’s cloak as a pledge, you are to return it to him before the sun sets, for that is his only covering; it is his cloak for his body. What else shall he sleep in? And it shall come about that when he cries out to Me, I will hear him, for I am gracious.” The point that God is saying is this, “I am compassionate to those in need and you should be also.” One of the ways that we demonstrate this is by not taking advantage of the poor. Instead of thinking of ways that we can take advantage and get more for ourselves, we should be considering how we can be a blessing. Another thing we see about this command is that it **applied specifically to those who were Jews**. God gave this command to the Jews and in reference to the Jews. For example, in **Deuteronomy 23:19-20** God commands, “You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the Lord your God may bless you in all that you undertake in the land which are about to enter to possess.” In other words, God looked at His chosen people, the Jews, and said “You belong to each other. You are family. You are My chosen people. So, don’t take advantage of one another.” Think of the Israelites who were poor. If they borrowed money it was because they didn’t have enough. Having to pay back the money at high interest rates would only put them further in debt, completely restrict their future, and ultimately hurt the nation’s economy. ****ILL:** We see this similarly today with credit card rates that are outrageous or loan sharks who do all that they can to take all you have. It was similar in that day. God did allow loans with interest to foreigners because they were considered a business deal. This is how most trades were facilitated in that culture. Maybe you are wondering, “Well who would ever do this sort of thing?” Unfortunately, anybody who is controlled by money is capable of all of this and more. ****ILL: Nehemiah 5:1-13.** God raised up Nehemiah to go back to Jerusalem to lead the people to rebuild the walls of the city. As we read through the book we see Nehemiah seeking God for help. He then went to the Jews and encouraged them and motivated them to get to work. The work begins incredibly, then they experience some threats and some attacks from outsiders who were coming against them. They stood their ground and continued the work. We would think that in a time when everyone was working together that they would be on the same page. But Nehemiah 5 tells us that as they worked, a great cry arose, and the work of the Lord came to a halt. Why? Because those who had possessions were loaning things to those who did not, but they were charging interest and demanding a greater return than what was loaned. In other words, those who had

possessions wanted more, so they took advantage of the circumstance of those who were struggling. Go read this week what Nehemiah said as he set the record straight and corrected the sin they were committing against one another.

Maybe you are sitting there thinking, “What in the world does this have to do with me? I live in 2018 where we don’t even use the word ‘usury’ anymore. I don’t even have money to loan to anyone. What difference does all this make?” I believe what God is ultimately showing us in Psalm 15 is that the person who has relationship with Him is not controlled by money. They aren’t money hungry. They aren’t consumed with doing whatever it takes to make more and more money. What is the ultimate purpose of life? It is to know God and make Him known. However, many live as if money is the main thing. Some live by the motto – “Get all you can, can all you get, and sit on the can.” Even among so-called Christians we can often give in to the messages of the world and the pictures of the good life. We can easily begin to live like the goal of life is to have more of this and more of that, bigger this and bigger that. If we are not careful, instead of seeing money as a tool to honor God, provide for our family, and bless others, we can begin to see it as the end-all, be-all for the good life. In **1 Timothy 6:9-10**, Paul warns, “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.” We must heed this warning. We must learn to control our money or it will surely control us. Even moreso, however, we must learn to yield control to God or money will control us. Jesus said it clearly in **Matthew 6:24**, “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”

B. Don’t be Changed by Money

The second thing that David addressed in Psalm 15 was the taking of a bribe. Now we all know what a bribe is. A bribe is something offered to change one’s behavior. ****ILL:** Offering kids a treat for eating all their food. That was fairly innocent, but David was speaking of something far more severe. In the Biblical context, a bribe was money given to someone in exchange that they would use their influence to go against whatever was right and true. In David’s illustration he is referring to those who receive money in exchange for them speaking against those who were innocent. In other words, there is such a hunger for money and a greedy spirit they will do just about anything, even changing their convictions, in order to gain money. ****ILL: 1 Kings 21** tells us of a righteous, innocent man named Naboth. Unfortunately for him he owned a vineyard right next to the land that belonged to King Ahab. Ahab had tons of land, but he wasn’t content with what he already had. He wanted Naboth’s vineyard, but Naboth had a conviction that he should not sell the land. When Ahab couldn’t have it, along with his wicked wife Jezebel, they conspired together to take the land another way. They bribed two men to falsely accuse Naboth of cursing God and the king, a crime that was punishable by death. The Bible summarizes their actions in **1 Kings 21:13**. Listen closely to how they are described. It

says, “Then the two WORTHLESS men came in and sat before him; and the WORTHLESS men testified against him, even against Naboth, before the people, saying, ‘Naboth cursed God and the king.’ So they took him outside the city and stoned him to death with stones.” The Bible says of those two men who accepted this bribe that they were worthless. They allowed their love of money to influence them and change them to openly doing something they knew was wrong. This was the same thing that Judas did. The leaders bribed Judas with 30 pieces of silver, which Judas willingly accepted and then turned his back on the innocent Son of God. We must understand that greed causes people to do all sorts of things they wouldn’t normally do. Watch any number of TV courtroom dramas, and the crime under consideration is usually motivated by jealousy or greed, or both. The love of money is what motivates people to lie, steal, cheat, gamble, embezzle, and even murder. Friends, love God, not money. Let God have control over your life, not money. Let God change you for good, don’t let money change you for bad.

If we are to have the right response to our money, we must start by avoiding these dangerous pitfalls. Now, we turn to the positive that we must receive.

II. A Call to Apply these Practices with Money (vs. 5b)

This is common throughout God’s Word. In the Old Testament God brought the Israelites out of the Egypt to bring them into the Promised Land. Today when a person believes in Jesus as Lord, he is taken out of darkness and sin and is saved and placed in the Light. Every believer now is called to put off the old man and to daily put on the new man. In other words, we go away from what is wrong, but now we go towards what is right and good. We don’t see these words in command, but they are implied from the text. The first instruction was not to charge interest against their countrymen who were in a place of need. This implied a specific action for them and for us. It’s very simple.

A. Be Generous

This can’t be overstated. God calls every believer to be generous. I mentioned to you earlier that as a young pastor I was hesitant to preach on giving. However, it was these specific verses in 2 Corinthians 8:7-9 that completely changed the way I viewed this issue. There are many things that the Christian should be abounding in. Look at the list in verse 7. The Bible says that they were already abounding in faith, utterance, knowledge, and in all earnestness and in love. The word “abound” means “to flourish, overflow”. Paul implies that believers are to keep abounding in all of these things. To that I say, “AMEN!” God is saying, “Keep growing in these things so that it overflows from your life.” We can all say “Amen” to these. We should be abounding in our faith. We should be seeking the Lord first, following where He leads, and obeying His will. Amen! Church, God has called us to go into all the world and share the Gospel of Jesus Christ. He has called us to boldly proclaim the Gospel for all to hear. Amen! God has given us His Word so that we might grow in our knowledge and understanding of who He is. This is His Holy Word that we should be reading as His love letter to us so that we can grow in our relationship with Him. Amen! Believers, God has called us to be authentic and sincere. He doesn’t want us to be

hypocrites playing games. He wants us to live like the new creation He has declared us to be. Amen! Beloved, God has called us to grow in our love for Him and for others. It is by our love for Him and for one another that the world will know we are truly Christians. Amen! This is what it means by their faith, utterance, knowledge, earnestness, and love. They were to abound in these things, to which we would all agree. But notice Paul's next statement, "See that you abound in this gracious work also." This "work", according to verses 2-3, is the work of generous giving. It is work. It isn't always easy. But, Paul here is showing us the importance of generosity. He puts the act of giving as equally important as our faith, our sharing of the Gospel, our growing in God's Word, and even our love itself. We should be striving and disciplining ourselves to grow in this work of giving. May God help us to be generous. ****ILL:** This is one of the things that I love about the widow in **Mark 12:41-44**. Jesus was at the temple with the disciples and He was sitting near the treasury box observing all that was being put in. One by one the rich came and put in their large contributions. Then a poor widow came with two small copper coins, which amounted to a single cent. When she did, Jesus called the disciples together and said, "Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on." **Mark 12:43b-44** She may not have had much, but what she had she willingly gave. Her gift was so generous that it moved the heart of Jesus. **Warren Wiersbe** concluded, "The disciples were impressed by what the rich gave – plenty! But Jesus was impressed by what the widow had left – nothing." She didn't give generously because she was coerced, manipulated, or pressured by someone. She gave generously and cheerfully because she wanted to honor God. It is amazing how a right relationship with God opens our hearts and our hands to be generous. Generosity is so important for the Christian life that Paul instructed Timothy in **1 Timothy 6:17-19**, "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to BE GENEROUS and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed."

What should we be generous to? I believe that the Bible shows us that we should be generous to the work of the Lord and to others in need. I also believe that the Bible shows that it should be in that order. Give your first fruits to the Lord, and then be looking for other ways to give offerings and sacrifices to honor the Lord and bless others.

There are many steps to being generous, but I will highlight two. As we just saw in **1 Timothy 6, 1) We must be prepared to be generous**. I wonder, "Are you ready and prepared to be generous to others?" Some look at generosity as an ideal situation. They say, "Well, yes, when I get to this financial position, then I will be generous." Many in our culture live so tightly that there is little room or opportunity to be generous. God says, take the steps necessary today so that you are prepared and ready to join Him where He is at work. For some that means paying off debt as soon as possible so that you are freed up to help others. For some that might mean making some sacrifices, selling some things you don't need, going without some luxuries, etc. so that you have means available to be

generous. For some that means getting a job and being wise and disciplined with your earnings. We should work, we should save, we should manage our money wisely, and we should discipline ourselves so that we are ready and willing to give for the glory of God and for the good of others. God saw this as so important that He gave clear instructions to all people. To the thief, He commanded in **Ephesians 4:28**, “He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.” Then to all Christians God commanded in **Galatians 6:9-10**, “Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith.” 2) **We must be purposeful in our generosity.** **2 Corinthians 9:6-7** says it well, “Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.” If we aren’t intentional and deliberate, it will likely never happen. In fact, when Paul wrote this to the Corinthians they had already made a commitment to give, but an entire year had passed, and they still hadn’t carried it out. Paul says, “Purpose in your heart and willingly honor God in this way.”

Are you prepared to be generous? What changes need to happen in your life so that you can be ready to be generous? What luxury can you go without? What sacrifices should you make so that you can be generous for the glory of God and good of others? What intentional steps do you need to take today?

B. Be Guarding Your Heart

Knowing that bribes and temptations and pressures related to money will certainly come our way, we must be faithful to guard our heart from the love of money. **Proverbs 4:23, 25**, says it this way, “Watch over your heart with all DILIGENCE, for from it flow the springs of life... Let your eyes look directly ahead and let your gaze be fixed straight in front of you.” In other words, friends, we must diligently, constantly, intentionally protect our heart from being tempted and distracted by all the glitz and glamor of the world. In order to do this, we aren’t to look around us, look at others, their possessions, their wealth, etc. We shouldn’t be caught up in what somebody makes, drives, lives in, vacations they take, etc. That is between them and God. We are called to look “directly ahead.” Why? Because we are looking to Jesus. He is to be our focus. He is the One we are following. He is the One we should live to please. **Hebrews 12:2** summarizes it well. We are to be “fixing our eyes on Jesus, the author and perfecter of faith, who for the joy set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God.” Don’t settle for the fool’s gold of this world. None of it can offer anything in comparison to what He has already offered you. Fix your eyes on Jesus and find your joy, fulfillment, and contentment in Him. I assure you that He is more than enough. We have all that we need in Him. Because of His generosity towards us, we have been blessed beyond measure. **2 Corinthians 8:9** says it well, “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 through His poverty might become rich.”

My prayer today is that we will consider how we are handling the money that God has entrusted to us. Are you surrendering it to the Lord and letting Him have control or are you letting it control you? Are you filled with greed or are you intentional in being generous? I pray that we will first and foremost receive the generous gift that God has offered through His Son and that we, in response, will offer our all for and to Him.