

Text: Heb. 13:5-6

Title: "Thinking right about money"

Time: 9/4/2016 am

Place: NBBC

Intro - While serving as an assistant pastor at the Baptist Church of Danbury, CT and anticipating the birth of our first child, the Lord led me to go back to school and earn a business degree from the Ansell School of Business at Western Connecticut State University. During that course of study, I spent years of my life learning from that school how best to think about money. By God's grace I earned some good grades, and more importantly, with the help of what I had learned, I found a job that would support my growing family. Even today, I happily still enjoy supplemental work as a result of what I learned about money from those classes in that school.

That said, I want to be clear this morning that the truth about how to think about money, which we have contained in these two simple verses, is far more valuable than all my business education and work experience in the business world combined. I did not learn whatever I may know of the truth of these verses in an economics class or an accounting class. As I look back on my life asking myself when it was that I learned what I know of the truth of these verses, I must say that I can remember many times I had to learn and relearn this truth. The most recent relearning of this truth for me was probably going through the constraints of our church budget plan last year. Honestly, my heart struggled again with the right way to think about money as we made the cuts that we did.

But I think the most difficult lesson I had to learn in this regard happened when I was in seminary at Bob Jones Uni-

versity. I had declined an offer from the school to be a part of their new staff of admissions counselors. That position would have paid for my schooling, but my thought at the time was that I could make more money than they were offering. Instead, I took a job on the preload at UPS, a weekend security job that ended around 1am Monday morning, and an afternoon job after my weekday classes at a company called Wheatland Crafts, where we used dangerous equipment to do woodworking.

Well, add a full load of studies and homework to that 3-job work schedule, and what you get is the results of some wrong thinking about money. I learned that lesson the Monday I was so tired at my afternoon job that I put my finger into the drop saw instead of the wood I was supposed to cut. Suddenly, I had no job at all and all the time in the world to prioritize the Lord rather than making money. I think that was the most difficult time I had to learn to think correctly about money, the simple but easily forgotten truths of the two verses before us this morning. You have had some learning times like that as well, I am sure.

This morning, I want us to see three truths from our passage about the right way to think about money.

I. Money can be an unworthy object of our love (5a).

Ill: If you are a father of a young daughter, you sometimes wonder like I do about the spouse the Lord may have for her someday. As I think about that, what I often hope for and pray for is that my daughter might have from the Lord a young man who is a worthy object of her love. He needs to be a Christian man; he needs to be a baptized and faithful member of a good local church; and he needs to be gain-

fully employed. Above all, he needs to see Kara as the princess she is.

Appl: Since verse one of this chapter, our author has been concerned about the object of the love of the believers He is writing. In verse one he used a term, *philadelphia*, which spoke of their need to make Christian brothers and sisters the object of their love. In verse two he used the term, *philozenia*, which spoke of their need to stop forgetting to show love to strangers for Christ's sake. Verse 4 was about the love of marriage.

Now in verse 5 he uses the opposite of a term that means *love of money*, *philarguros* (*aphilarguros*, KJV: *without covetousness*). The opposite of love of money is not loving money. His point here is twofold. First, he makes the point that we should love people, not money. And second, he makes the point that the more we love money, the less we will love what we really should love. Money is an unworthy object of our love, and it can cause us to fail to love what we should love.

The Lord Jesus did not love money. He loved people. He told one aspiring disciple, "The foxes have holes, and the birds of the air have nests, but the Son of Man has no place to lay His head" (Matt. 8:20). That was true because He traveled from town to town ministering to people. He taught His would-be followers that unless a man denies himself and takes up his cross daily, he cannot be His disciple (Luke 9:23). And He explained to them that they have to understand that money is a very popular idol that causes people to not serve God the way that they should (Matt. 6:24, "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one,

and despise the other. Ye cannot serve God and mammon"). We all face that choice of whom we will serve.

So whom do we serve more, God or money? Do money concerns keep you from the worship and service of the Lord, or does your love for the Lord mean that you do not have all the money you might otherwise have? The Lord gives us a wonderful promise that should help us answer that question. Matt. 6:33 promises, "But seek ye first the kingdom of God and His righteousness, and all these things shall be added unto you."

Money is an unworthy object of our love. It will let us down and betray us every time. It will lead us astray every time. It will leave us lost in our sins ever time. Beware of the way it can compete for your love, which ought to be something you give to God and others.

II. Money can be an unhealthy source of discontentment (5b).

Appl: In Luke 3:14, John the Baptist told the soldiers he had just baptized to stop stealing from people and to be content with their wages. Soldiers are not the only ones who need to be told to be content with their wages. Paul uses this word when he says, "and having food and raiment, let us therewith be *content*" (1 Tim. 6:8). Contentment is the opposite of the love of money, which Paul says in that passage is at the root of all kinds of evils (v. 10). So money can be an unhealthy source of discontentment. When we think about it, whether we are balancing our checkbook or looking for a necessary second job, we need to do so with a spirit of contentment and thankfulness for all the many blessings—food and raiment and so much more—that the Lord has abundantly supplied us with.

But I think there is a second application for us here as well. The category *such things as ye have* is actually broader than simply *things*. The word refers to every aspect of our present circumstances, and so we need contentment in every area of our lives. I need a spirit of thankfulness and contentment to be the pastor of this church, as every pastor does. You need a spirit of thankfulness and contentment to face that surgery that is coming. Are you content and thankful in your marriage and in your home? This command to be content must rule our spirits in regard to all our present circumstances, and the reason we can experience that contentment is that our focus is on God's promise, not those circumstances. Which brings us to our last truth about money this morning.

III. Money can never be an adequate substitute for God's promises (vv. 5c - 6).

Ill: There is a lot of talk in the media these days about the possible collapse of money. Usually, someone is trying to sell you gold when they are talking about this. Honestly, I always wonder why it is that those who want me to buy the gold are themselves selling it. It seems to me that if money becomes worthless, and it has happened before, gold is not going to help much. You cannot do much with it, so why would it have any trading value? It hit me this past week that what I probably should stockpile as an alternative trading currency is Kleenex. Think of the trading power of a box of Kleenex when you are not able to get Kleenex at the grocery store during allergy season around here!

Appl: Well, currencies can and do collapse under the weight of man's waste and indebtedness, but the promises of God never collapse. In the event of economic disaster, God's promises will still be true and far more valuable than even a stockpile of Kleenex. All the money in the world is a

poor substitute for God's promise to be with us, and I think this is true in at least three emphatic ways:

1. There is no substitute for the One who makes the promise. Notice that the verse reminds us who it is who made the promise - "He (himself - an emphatic pronoun in the original) hath said." This is not your stock broker or a presidential candidate making a financial promise. This is your God. Paul described Him this way to the men of Athens, "God that made the world and all things therein, seeing that he is Lord of heaven and earth, dwelleth not in temples made with hands; Neither is worshipped with men's hands, as though he needed anything, seeing he giveth to all life, and breath, and all things" (Acts 17:24-25). So will we worship this God as He insists we do, or shall we conclude we have to work for some more money instead?

2. There is no substitute for the security of the promise ("I will never leave thee, nor forsake thee"). God promises to be with us, and there is great security, financial security included, in that promise. The negative here is emphatic (never, not even for a short time, in no way, at no time). The subjunctive of the verbs tells us not only that he *will* never leave us or forsake us, but also that he *would* never leave us or forsake us. It is against His nature to do so, not merely against His will. This is not something that He can change His mind about. To forsake us would be to deny Himself, which is one thing our omnipotent God cannot do (2 Tim. 2:13). The promise of God to be with us and never forsake us is as secure as His nature is unchangeable. There is no substitute for that security.

3. There is no substitute for the resulting power of the promise (v. 6). The promise of God has the power to make us say and believe something we would not otherwise say

and believe – “I will not fear what man shall do to me.” Money has no power to give us that confidence and boldness. The more money you have, the more you know that someone can take it away from you. God’s promise gives us a power to not be afraid. It gives us the power to live the way Christ taught us to live, free from worries about money (see Matt. 6:25-34).

Conclusion: The need of our hearts this morning is for us to be honest with the help of God’s Spirit about whether we find in our hearts the love of money or a greater faith in the promise of God, “I will never leave you nor forsake you.” If we find there that the love of money is greater than faith in the promise of God, we need to be cleansed from that heart-condition, and the good news is that there is a fountain filled with the blood of our Savior for our cleansing.

The word *forsake* in the promise to us is the word our Savior used crying out from the cross as He shed that blood, “My God, My God, why hast thou *forsaken* Me?” God will never forsake us, for He forsook His own Son on the cross to save us. “He who spared not His own Son, but delivered Him up for us all, how shall He not with Him also freely give us all things?” He gave us Christ; what will He withhold from us now?

Are you serving Him content and thankful in your present circumstances as you recognize His sovereign control and provision for your life? Has He saved you from your sins, including your love of money, so that you now serve God not mammon? Is your heart again burdened with a struggle over your love of money? Do we need to learn again the truth about money before us this morning? It is unworthy of our love, it can make us discontent, and it is no substi-

tute for God's promise. God give us His Spirit to make us think right about money.

“A man came – I think it was actually in Philadelphia – on one occasion to the great George Whitefield and asked if he might print his sermons. Whitefield gave this reply; he said, ‘Well, I have no inherent objection, if you like, but you will never be able to put on the printed page the lightning and the thunder.’ That is the distinction – the sermon, and the ‘lightning and the thunder.’ To Whitefield this was of very great importance, and it should be of very great importance to all preachers, as I hope to show. You can put the sermon into print, but not the lightning and the thunder. That comes into the act of preaching and cannot be conveyed by cold print. Indeed it almost baffles the descriptive powers of the best reporters.”

– David Martin Lloyd-Jones,

Preachers and Preaching