

PAUL'S THEOLOGY

Lesson 57

Money and Possessions

Carrie and I wanted to go on a mission trip to Malaysia, my senior year, her junior year. It was going to be during spring break in April 1975. We were told to raise the money ourselves. The first suggestion was to contact our local church. I did that and my home church responded with an emphatic, "No!" They said that they would have to support all mission trips from college students from my graduating class. My Mom got kind of mad and solicited support from Mrs. Erickson's Sunday School class. That was my first \$80 towards my goal of \$1,000. (\$1,000 was a pretty hefty sum to a poor college student in 1974. I remember that a postage stamp cost 10 cents that year and my first car cost \$1,200)

Carrie and I were dating at the time, so we made a deal. The deal was that we would pool our money, if necessary, so that both of us could go. We were talking about getting married some day and becoming missionaries, so we wanted to find out what mission work was all about.

Two weeks to go before spring break and Carrie had all her money. It came in from so many different sources; friends, relatives, extra work. Same for me, except that with the two week deadline, I was \$164 short. Now, I had \$164 + in my checking account, but the mission trip was over spring break. Once we returned, we had two weeks of classes, then finals. Since I paid for my own college education, I would have had no money for the last few weeks of school.

Carrie's roommate had a trust fund. Her Dad's "contract" with her was that both she and her sister had to donate the dividend from the trust fund to charity. When Carrie asked her for a donation, she said that she had already donated it somewhere else, but added, "I'll ask my sister what she did with hers." It turned out that she had not donated yet and she gave it to her sister – who gave it to Carrie – who gave it to me. Now, this dividend fluctuated, depending on market conditions, so the sister did not know how much it would be. Guess how much it was?

Yes! It was exactly \$164 ! All these years later, I am convinced that the Lord God, who created the universe and owns the "cattle on a thousand hills" {Psalm 50:10} used this little miracle to instruct me, at the beginning of my adult life. His instruction was, "Hearn, you know this money thing? I have it all worked out! If I want you to do it, I'll get you the money for it. Don't worry."

Old Testament / Money and Possessions

The Bible has about 700 verses directly about money. If you count 'related subjects' there are over 2,300 verses on money, possessions and finances, more than prayer and faith combined! According to Randy Alcorn, in his wonderful little book *The Treasure Principle* "15% of everything Christ said relates to money and possessions, more than His teachings on heaven and hell combined." Why? Because there's a fundamental connection between our spiritual lives and

how we think about and handle money.” Billy Graham said, “If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.” With such a broad subject, we are not going to cover it properly in a brief paper, or a 45-minute lesson, but we will find some principles that will hold up in any economy! Our subject today is Paul’s theology on money and possessions, but we should lay some groundwork.

There are plenty of passages in the Old Testament that link material blessings with God’s blessings. We could begin with entire book of Job. I won’t recount the story, but Job lost everything he had. He remained faithful to God and at the end, “ And the Lord restored the fortunes of Job, when he had first prayed for his friends. And the Lord gave Job twice as much as he had before...And he had 14,000 sheep, 6000 camels, 1000 yoke of oxen and 1000 female donkeys...” (**Job 42:10 – 17**)

What about Abraham? “Now Abram (Abraham) was very rich in livestock, in silver, and in gold. (**Genesis 13:2**)

Isaac: “And Isaac sowed in that land and reaped in the same year a hundredfold. The Lord blessed him, and the man became rich, and gained more and more until he became very wealthy. He had possessions of flocks and herds and many servants, so that the Philistines envied him.” (**Genesis 26: 12 – 14**)

Jacob: “Thus the man (Jacob) increased greatly and had large flocks, female servants and male servants, and camels and donkeys. Now Jacob heard that the sons of Laban were saying, “Jacob has taken all that was our father’s and from what was our father’s he has gained all this wealth.” (**Genesis 30:43 – 31:1**)

Joseph: “The Lord was with Joseph, and he became a successful man, and he was in the house of his Egyptian master.” (**Genesis 39:3**)

Of course we’re not going to leave out Solomon, probably the world’s first billionaire. “ And God said to him, ‘because you have asked for this and have not asked for yourself long life or riches or the life of your enemies, but have asked for yourself understanding to discern what is right...behold I now do according to your word. Behold, I give you a wise and discerning mind, so that none like you has been before you and none like you shall arise after you. I give you also what you have not asked, both riches and honor, that that no other king shall compare with you, all your days.” (**1 Kings 3:11 – 13**)

There are so many other verses. (**Deuteronomy 15:10**) ... “the Lord will bless you...” and (**Malachi 3: 8 – 12**) contain promises from God to reward the Israelites materially, if they had faithful in financial giving. Many related verses which could be included are in Proverbs. One of my personal favorites is in Ecclesiastes, mostly because of my profession.

Diversify your investments (Ecclesiastes 11:2) “Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on earth”. Here is advice I regularly practice and teach. There are various investment philosophies, but the basic instruction on the proper way

to diversify a portfolio is; ₁large cap growth and ₂value, small cap ₃growth and ₄value, ₅international, ₆domestic bonds, ₇cash and sometimes, depending on who you are listening to. Add in ₈real estate. 7 or 8 categories. Coincidence? Don't think so.

There are certainly many verses that seem to equate God's blessing and approval with material wealth, but it would be wrong to suggest that the Old Testament does not warn against the dangers of wealth. It is certainly true that the Old Testament writers knew that the wicked often prospered. "For I was envious of the arrogant when I saw the prosperity of the wicked". (**Psalm 73:3**) And verse 12 "Behold, these are the wicked; always at ease, they increase in riches." There are similar verses in **Jeremiah (12:1)** and **Ecclesiastes (7:15)** asking why the wicked prosper. So? Is material wealth one of the signs of God's approval?

Prosperity Gospel or Adversity Gospel?

Paul's theology of money is not some kind of prosperity gospel, of the type promoted mostly by TV evangelists. There are numerous types, some worse than others. Many times their preaching will say something like, 'you are the child of the King, start acting like it!' Well, the trouble with that statement, like all heresies, is that the statement is true, depending on how you interpret it. We are children of the King, we are part of the family of God, we are joint heirs with Jesus! (Romans 8:17) All heresies have an element of truth to them.

You don't have to read far in the Bible to see that the Son of God certainly did not live as the "son of a king." Our Lord's parents were certainly not chosen because of their material wealth, or success in life, but because "they were highly favored" (**Luke 1:28**). Once Jesus was on his own, he describes his material wealth, or rather, the lack of it. "Foxes have holes, and birds of the air have nests, but the Son of Man has nowhere to lay his head." (**Matt. 8:20 + Luke 9:58**) Dietrich Bonhoeffer said, "The figure of the Crucified invalidates all thought that takes success for its standard." Jesus is our best example, of course, but a close second is the apostle Paul.

Unlike Jesus, Paul was born into a wealthy family. He was a Roman citizen. He certainly was a believer in prosperity theology, of the type mentioned above in the Old Testament, because many of God's faithful servants had material wealth. He went to a "private school" in Jerusalem. One of his teachers was Gamaliel, a very respected member of the Sanhedrin. Poor folks just did not have Paul's opportunities and education. He wrote in Philippians 4:12. "I know what it is to have plenty." Paul was a "Pharisee of Pharisees," a description which is almost the definition of prosperity theology, in his day. He simply could not believe Jesus was the messiah, because of Jesus' "lack of success," as the Pharisees saw it and of course, because of Jesus' shameful death on the cross.

The contrast comes in Philippians 3. First, Paul lists his credentials: circumcised on the eighth day, of the people of Israel, of the tribe of Benjamin, a Hebrew of Hebrews; in regard to the law, a Pharisee. After the credentials, comes the famous verse, 8:

“Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ.”

So, after meeting Christ, on the road to Damascus, did Paul’s life “turn around” ? Was he well on his way to wealth and happiness, which he deserved, as the “son of a king” ? I should say not!

“With countless beatings, and often near death. Five times I received at the hands of the Jews the forty lashes less one. Three times I was beaten with rods. Once I was stoned. Three times I was shipwrecked; a night and a day I was adrift at sea; on frequent journeys, in danger from rivers, danger from robbers, danger from my own people, danger from Gentiles, danger in the city, danger in the wilderness, danger at sea, danger from false brothers; in toil and hardship, through many a sleepless night, in hunger and thirst, often without food, in cold and exposure. And, apart from other things, there is the daily pressure on me of my anxiety for all the churches.” (2 Corinthians 11: 23 – 28)

That doesn’t sound like a prosperity gospel to me! Randy Alcorn in his wonderful book on this subject says, “Paul seems to make a case for what might be called “adversity theology” or the “sickness and poverty gospel” (instead of health and wealth gospel)¹. So, does that mean that we’re not doing our job as Christians if we are not poor and suffering? Are we all supposed to chuck our earthly goods and live like Mother Theresa? Of course not! Paul was called to this kind of life. He definitely was a special case. Not everyone gets called to special service directly by the risen Savior. Not everyone gets to see “the third heaven” (2 Corinthians 12:2) and with the Holy Spirit’s inspiration, gets to write about half of the New Testament.”

The most common verse used by the TV evangelists is **Luke 6:38**. “Give and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return.” The TV evangelists seem to be saying that we can turn the omnipotent, omnipresent, omniscient God who created the universe into our own personal genie. I don’t think so.

Paul answers this in **Romans 11:34 – 35**. “ For who has known the mind of the Lord, or who has been his counselor? Or who has given a gift to him that he might be repaid?”

I know God gives generously, even when we don’t deserve it. As with all questions, so much depends on our attitude. If we give with a grateful heart, cheerfully, to advance God’s kingdom, I do believe that God can and will take care of His family. We should never give out of some kind of magical agreement, that we will give and God will prosper us back, so we can go out and buy a BMW! The Lord God, who created the universe, does not exist to “get us what we want.” He is the Lord, the most high, not a genie! We are to obey HIM! NOT the other way around!

In my opinion, here is the key difference. The prosperity gospel has always been around. The Pharisees of Paul’s day were some of the original prosperity ‘preachers’. Today’s version started in the 1950’s with this idea of ‘seeding’ money. Give money to this or that church or ministry and God will return it to you, ten-fold or more. The believer, giving the money and expecting an

exchange, is promised to receive even more money back from God, so they can spend it as they wish, as long as they give credit to the Lord for the increase. I believe the Apostle Paul and the entire witness of God's word teaches that this CAN and DOES happen, but not to spend it as we wish. There is no doubt in my mind that it is often returned to us in ways other than material. God's ways are not our ways. "Stand fast in the Lord, my dearly beloved. Let your moderation be known unto all men. The Lord is at hand. Be careful for nothing; but in everything by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus." **(Philippians 4:1,5-7)**

Every one of us is called to do something for the kingdom, depending on our individual gifts. There are certainly many examples in scripture of believers who did not travel (and suffer) with the missionaries, stayed home and probably supported the fledgling Christian work financially. One example is Lydia, a seller of purple goods, who met Paul on his second missionary journey. **(Acts 16)**. Scripture doesn't tell us what became of her. But since she was an early convert of Paul's and because she was gracious and giving, right from the beginning, I like to speculate that Lydia used her profitable business to help fund the new ministry, now stretching out across the known world. Kingdom work needs all kinds of contributors. There are those who go as missionaries and those who stay and give to support the missionaries. William Carey became the founder of the modern mission movement, but it was Andrew Fuller, who stayed at home and raised his support. Carey called Fuller "the rope holder". To accomplish the kingdom work, we need both.²

Paul's Theology of Money

The apostle Paul, like so many other writers of God's inspired word, has many insightful things to say to us about the use of money. Here are three that I think are important.

- 1. Paul tells us to work hard, and take care of our families.** We are ordered to give our families the things that they need. Food, clothing, shelter. Most of us have that covered.

"But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever." **(1 Timothy 5:8)**

Paul did not depend on donations to his ministry. He worked and earned his own money, making tents. "...and because he was a tentmaker as they were (Aquila and Priscilla), he stayed and worked with them." **(Acts 18:3)** When he did take up an offering, it was for a very special circumstance, for the suffering folks in Jerusalem. "After an absence of several years, I came to Jerusalem to bring my people gifts for the poor and to present offerings." **(Acts 24:17)**

The Jerusalem church was in trouble! There were homeless and jobless people everywhere. Paul took up an offering, much like our church opened its doors, facilities and wallets to the folks evacuating from Hurricane Katrina.

I would hesitate to generalize and impose my opinions on others, but I really think that some kind of ascetic lifestyle, communally sharing all possessions, is not valid for most of us in this day and time. Paul's writings are consistent about the need to share what we have. "...be willing to share." (1 Timothy 6:18) "Share with God's people who are in need..." (Romans 12:13)

Randy Alcorn says that only governments and counterfeiters *make* money; the rest of us have to *earn* it!

"Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody." (1 Thessalonians 4:11, 12)

"For even when we were with you we gave you this rule: "If a man will not work, he shall not eat." (2 Thessalonians 3:10)

"Our people must learn to devote themselves to doing what is good, in order that they may provide for daily necessities and not live unproductive lives." (Titus 3:14)

I think Paul's admonition is clear and I have always used these verses as my motivation to work hard, stay out of debt, spend less than I make, so that I have some money to share, as I see needs. I never have felt the need to sell all that I have, move to some remote area and take a vow of poverty, but it would be wrong for me to say that cannot be true for others. As always, it's your attitude. Ascetics, living a life away from others in poverty, no matter how noble their existence, can see their sacrifice as a work, trying to gain the favor of the Lord.

2. Paul was content with whatever God provided for him.

I should just tell you to read, re-read and re-read Philippians chapter 4. But here are the key verses.

"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." (Phil 4:12)

"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God." (Phil 4:6)

A. I think that NOT having debt leads to contentment. It has to lessen stress.

"Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law." (Romans 13:8)

Debt causes stress. Debt causes us to do things we normally would not do. Scripture is consistent, both in Paul's writings and other places in the New and Old Testament, that we are to be judicious in the use of debt. I do not think scripture says that debt is a sin. It is obvious from the Romans passage and many others, that it would be better to have no debt at all.

This should also include being honest and transparent around April 15th which can also lead to contentment and peace of mind. At our office, we meet folks who get stressed out about their responsibilities to pay their taxes. We recently had a couple in our office, who own a nice business, who haven't filed a tax return since 2003! Back taxes! Penalties! Interest! Now that is stress! Better to

B. Pay your taxes “Rather, we have renounced secret and shameful ways; we do not use deception.....”(2 **Corinthians 4:2**) Ron Blue says, “If our tax return shows up in the Wall Street Journal, we should be able to give an accurate defense of it.”

“Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.” (**Romans 13:7**) This is also covered in Luke (**20:25**) and Matthew (**22:21**) ‘render to Caesar’ Proverbs and other scripture.

The key to successful Godly financial planning is to stop thinking of it as your money. That's right, it isn't! It's the Lord's! Thank Him that you were given the income to pay these taxes.

3. Give

You can't take it with you, but you can send it on ahead. This is the “Treasure Principle” that is the subject of Randy Alcorn's book. I could give a long discourse on the history of tithing, but that would be beyond the scope of this class. What our church, and all churches need, is a lengthy course on the importance and blessings of giving. We are losing this battle! Four of every ten adults give nothing at all to their churches, a rise of 15 percent.³ One-third of born again adults said they tithed in 2000, but a comparison of actual giving versus household income revealed that only one in eight did. The average church donor gave \$649 in 2000, down from \$806 the year before. 50 percent of active church-goers, give nothing at all. This gradual decline in giving has been consistent for the past 30 years!

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.” (**1 Timothy 6:17, 18**)

Sam Houston came to Christ and was baptized. After his baptism, he wanted to pay half of the local minister's salary. When someone asked him why, he is said to have responded, “My pocketbook was baptized too”.⁴

“See that you also excel in this grace of giving.” (**2 Corinthians 8:7**)

John Wesley wrote, “Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it find its way into my heart.” {John Wesley earned significant

book and some song royalties during his life. He is said to have died with only 24 pounds to his name, because he gave it all away. }

Ron Blue has this great advice: “The Christian’s perspective is eternal, the attitude is one of holding possessions lightly. And the lifestyle is free from worry and anxiety.”⁵

The point is this: “whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” **(2 Corinthians 9:6 -7)**

I do believe that neither God, nor the church needs our money. I believe our grateful, cheerful gifts to our church open up the Lord’s blessings that we cannot even imagine. I don’t believe that giving money to a church or ministry binds the Lord with some form of magic formula where He is required to give us back even more money than we gave originally. I do believe that can and does happen. I believe that if you want the Lord to respond, that He only responds to two things, faith and obedience. That is our job! I’m reminded of the old hymn by Sammis and Towner, “Trust and obey, for there’s no other way, to be happy in Jesus, but to trust and obey.”

Points for Home

1. We need to pay attention to our finances, using God’s wisdom.

“Look carefully then how you walk! Live purposefully and worthily and accurately, not as the unwise and witless, but as wise, sensible, intelligent people; making the very most of the time, buying up each opportunity, because the days are evil. Therefore do not be vague and thoughtless and foolish, but understanding and firmly grasping what the will of the Lord is. **(Ephesians 5:15 – 17)**

We need to learn and then do better with our finances, not giving excuses. We need to be wise with God’s wisdom in how we handle what he has allowed us to take care of. We need to follow God’s wisdom for financial and personal success, not some insincere, flim-flam ‘Elmer Gantry’ type preacher’s sermon.

2. God owns it all.

“Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you have been bought with a price. **(1 Corinthians 6:19)** This is the verse that is usually reserved for telling us to take care of our bodies and exercise and eat right. If we have ‘been bought with a price’, doesn’t that also tell us that everything we own is the Lord’s?

3. Have God's attitude toward our money and possessions. The apostle Paul wrote the most memorable verse about money in the Bible. Let's use it as our prayer today.

“For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. Fight the good fight of the faith. Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses. I charge you in the presence of God, who gives life to all things, and of Christ Jesus, who in his testimony before Pontius Pilate made the good confession, to keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, which He will display at the proper time. He who is the blessed and only Sovereign, the King of kings and Lord of Lords, who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion, amen.” (1 Timothy 6:10 -20)

Be not deceived...the wrong attitude toward money can lead us down a road away from the will of our Lord, easily...and happens often. Start today, pray and ask the Lord what He would have you do about your finances. Read a book. I have a list at the end of this paper. Take a course! I recommend Dave Ramsey, or Crown Ministries, but there are numerous other good ones.

Footnotes:

¹ Money, Possessions and Eternity by Randy Alcorn 1989 2003 © Eternal Perspective Ministries Tyndale, pg. 80.

² I love William Carey's inspirational story. There is no written lesson, but you can listen to Mark's lesson about this amazing missionary by clicking on the audio icon and watch the Power Point along with it, on the church history section of our website www.biblical-literacy.com.

³ All the statistics quoted are from George Barna research, and I found them in Alcorn's book starting on page 180. They are a little out of date; the research was completed in 2000. I would guess that the numbers are even worse today. We need to get busy and educate ourselves and others! Indeed, in our troubled world economy, I am getting letters from missionaries that I know, who are in dire economic times.

⁴ I read this quote in numerous books in preparation for this lesson. My maternal grandmother, was a Burlinson. Rufus Burlinson baptized Sam Houston. This story also made it down through the family, over the years.

⁵ Ron Blue "Master Your Money" © 1997 Thomas Nelson Publishers, pg. 18

I have been through so many Biblical financial planning courses during my 24 years in the business, that I am sure that there is not an original thought in this paper. I owe my education to:

Larry Burkett: Christian Financial Concepts

Ron Blue: Kingdom Advisors

Dave Ramsey: Financial Peace University

Randy Alcorn: Money, Possessions, and Eternity

Crown Ministries

Money is such a broad subject in scripture and we did not cover very much in this short lesson. If you'd like to do further reading, I'd recommend:

- Money Matters by Larry Burkett 2001 Thomas Nelson Publishers. Larry died of cancer years ago, but he had a radio show where he answered questions about finances using scripture and his background running a small company. This book has the most popular types of questions asked on a variety of subjects; budgeting, automobiles, education, housing, investing, retirement.
- Master Your Money by Ron Blue 1997 Thomas Nelson Publishers. Ron now runs Kingdom Advisors. I am a certified Kingdom Advisor, a wonderful organization. He was a CPA by training and built up one of the largest financial planning firms in the country. He has counseled famous church leaders and billionaires on God's principles of finance. This book will tell you about the 4 great money myths, how to recognize a good deal on almost anything, 6 ways to get out of debt and how to set faith goals.
- The Total Money Makeover 2007 by Dave Ramsey Thomas Nelson Publishers. This is the book that comes with Financial Peace University, a 13 week course on various financial topics. Dave is famous for motivating people to get out of debt. His advice is simple and specific. I'm a big fan of his "baby steps" as a way to prioritize what to do, in what order, to gain financial peace over time. This is the book to read to get a plan to get out of debt and learn how to properly budget.
- Money, Possessions and Eternity by Randy Alcorn 2003 © Eternal Perspective Ministries Tyndale. This pretty much is the standard for Christian financial planning books. Ron Blue, himself, says in the forward that this book "has affected my life and ministry more than any other book besides the Bible."
- The Treasure Principle by Randy Alcorn 2001 © Eternal Perspective Ministries, Multnomah Books, a division of Random House. This little book, a bestseller, will unlock the secrets of joyful giving.