

Discipleship in Real Life

Week 2 - Jesus + Money

All right well welcome to the second week in our discipleship in real life class. Just to remind you for these 4 Friday's we are asking "what does it look like to actually follow Jesus in 2016?" Tonight we want to talk about money...what does discipleship look like when it comes to our money and possessions? But before we dive in let's quickly recap last week.

Last week we asked the question: "Why Follow Jesus?" and really looked at the cost of following Jesus. We reviewed what the gospel was...and how if we can remember those 4 words: Creation, Fall, Redemption, and Restoration they can serve as a really good starting point for remembering the entire gospel story. Then we just looked at some of the hard sayings of Jesus when it comes to following him:

Mark 10 - rich young ruler - go sell everything you have and come follow me

John 6 - Jesus says eat my flesh and drink my blood

Luke 14 - hate father, brother, sister, mother - carry your cross - denounce everything

It's amazing because Jesus actually tells us, slow down, think about what it is going to mean to follow me.

Then we talked about some barriers to discipleship and used Luke 9 to talk about the barrier of comfort, the barrier of priorities, and then just excuses we make for not wholeheartedly following him. And really it all goes back to Genesis 3 and whether or not we trust Jesus...when Jesus says in John 10:10 that he came to give us abundant life do we actually believe him...do we trust him that following him is the most abundant life we can have...and we finished by talking about motivations for following Jesus and really when we look at the cross and what Jesus has done that is the motivation.

So now for the next 3 sessions we want to look at what this practically looks like in the everyday nuts and bolts of life...what does it look like to be a disciple when it comes to money? What does it look like to be a disciple when it comes to sex/relationships/marriage? What does it look like to be a disciple when it comes to how I spend my time? And really with that diagram, Jesus being in the centre...what does that mean? Is that just a philosophical thing we say? What does it look like. So tonight we are going to talk about money....so let's pray and then dive in.

Wrong Views of Money

So first off we need to talk about our culture's view of money....and then 2 wrong views of money that churches can sometimes fall into.

First off we live in a very materialistic and narcissistic culture....money and possessions are a massive idol in our culture....we worship money and stuff...and it makes sense because the number 1 worldview in our culture is naturalism....only the material world exists....there is not spiritual realm, there is no afterlife and so you live and you die and there is nothing....so for your

80 years of life if you are lucky, enjoy it and pursue luxury and ease and having stuff. It is amazing hearing some stats on our obsession with wealth and comfort:

- high school students named “getting a good job” as more important than “being ethical and honorable”
- 18-25 year olds answered the more important goal of their generation - 81% said being rich
- 75% of college freshman said becoming well off financially was important
- 93% of teen girls say shopping is their favourite activity
- 10 years ago only the super-rich had granite countertops but now they are almost seen as necessary (no one cared about those things in the early 90’s)
- in 1955 the average kitchen cost 9,000, in 2002 - \$57,000

Everywhere in our culture is this expectation of buying things and living a nice comfortable luxurious life...we want nice cars and nice things and nice houses and comfortable lives...

Now in Christian circles we can fall into two errors both swinging to opposite sides of the spectrum....on one side many many Christians buy into the idea of the prosperity gospel....the basic teaching is that God wants you to be rich, healthy and successful and actually you can ask for a bigger house and a better car and nicer things from God and he has to give them to you. Now this is based on some terrible reading of scripture and so we wanna look at 3 passages that prosperity teachers use to support their claims.

The first thing many prosperity teachers claim is that the covenant God made with Abraham applies to us today because of the cross of Christ. So in Genesis 12 this is what happens: “And I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing.” Now Abraham was very wealthy and so prosperity teachers will say well Christians today get that blessing because of Jesus and they often quote Galatians 3:14 which says: “...so that in Christ Jesus the blessing of Abraham might come to the Gentiles...” and then they leave it at that...see through Jesus the blessing of Abraham comes to us Gentiles....so God wants us to be rich like Abraham.

Now, conveniently they leave off the rest of the verse which says: “...so that in Christ Jesus the blessing of Abraham might come to the Gentiles, so that we might receive the promised Spirit through faith.” So what is the blessing of Abraham? The Holy Spirit! Eternal life! So do we get the blessings of Abraham? Yes! But they are spiritual blessings not physical blessings.

Another passage people love to use is 3 John verse 2 which says: “Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul.” Other translations say that you may prosper and be in good health and people say: See God wants you to prosper materially and be healthy.

But this is such a poor understanding of this verse. First off contextually this is a standard greeting that people would give....and secondly grammatically the word prosperity in this verse in Greek does not mean material things but rather translates “a prosperous expedition or expeditious journey).

Basically the prosperity gospel is heresy and poison which takes the idol of money and attempts to justify materialism claiming that Jesus wants us to live that way....so this is a wrong view of money.

Secondly people can tend to swing all the way to the other side and follow almost a poverty gospel....that all money is evil and all Christians are supposed to be poor...and being poor is almost seen as a part of salvation. They can quote things like Matthew 19:24 - "Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." Or Luke 9:58 says: "And Jesus said to him, 'Foxes have holes, and birds of the air have nests, but the Son of Man has nowhere to lay his head.'" And they said see Jesus was homeless so we should be too....and somehow having no possessions and being homeless is a crucial part of following Jesus....

I think both of these extremes are wrong. I hate the prosperity gospel because it is such a wrong view of Jesus and the cross and it just makes people slaves to money and possessions and people worship what they can get from Jesus rather than worshipping Jesus himself....and I also think the poverty gospel is a subtle way to try and prove yourself and prove your devotion to Jesus by not having any money or possessions...I think both views are wrong.

So what does the Bible say about money? And it says a lot....but tonight we want to look at a passage in 1 Timothy that asks the questions: Should we pursue riches? What do Christians do with their money? And then talk about 5 principles that help us live this out.

1 Timothy 6:7-10

Okay so let's read 1 Timothy 6:7-10 together:

"Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through craving that some have wandered away from the faith and pierced themselves with many pangs."

Very straight forward teaching but I think there are 3 things laid out here for why we shouldn't aspire to be rich....now to be sure Paul isn't saying that working to earn money for the cause of Christ is not the same as desiring to be rich...many Christians work hard and earn lots of money but the motive is to use that to advance the kingdom...what Paul is getting at is the desire to be rich and to have more money for an ego boost or for the luxuries it provides. So why shouldn't Christians pursue riches?

1. We brought nothing into the world and we can't take anything with us.

Verse 7 lays this out for this. Paul says we brought nothing into the world and we cannot take anything out of the world. This is such a foundational truth to the Christian faith. Christians are to live with eternity in mind....your possessions, your bank account, your money, your things, all the stuff you acquire during your 80 years or so on this earth if you're lucky....none of that comes with you...you stand before Jesus when you die....just you...with nothing else.

Jesus talked about this in Matthew 6:19-21 - "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Jesus is saying why would you invest and store up for yourself physical earthly treasures where none of that lasts!! Rather, invest in people, invest in his kingdom, spend your life on spiritual things instead of physical things. Psalm 49:16-17 - "Be not afraid when a man becomes rich, when the glory of his house increases. For when he dies he will carry nothing away; his glory will not go down after him."

Christians need to live with eternity in mind...this earthly time you spend here is a blip compared to eternity with Jesus....so just very basically why would you spend your life chasing after something that doesn't last.

2. Christians can and should be content with simple necessities of life.

Secondly, Paul tells us that Christians can be and should be content with simple necessities of life. In verse 8 Paul says: "But if we have food and clothing, with these we will be content." Now this is so counter-cultural....for the Bible to say actually all you need is the bare necessities...you don't need all the toys and all the luxuries....if you have food and clothing you are good to go...Christians should be content with the bare necessities. One reason is that because God is so near to us, why on earth would we need all of these extras? Hebrews 13:5-6 says: "Keep your life free from love of money, and be content with what you have, for he has said, 'I will never leave you nor forsake you.'" God will never leave us. God will never forsake us. Why on earth would we pursue riches when we have that kind of promise?

3. The pursuit of wealth ends in the destruction of your life.

Thirdly, the pursuit of wealth ends in the destruction of your life. And this really is a wake up call for a lot of us...pursuing wealth and riches ends in destruction....when that becomes the focus of your life it will destroy you.

Matthew 19:23-26 - "And Jesus said to his disciples, 'Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.'"

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 money."

What Jesus is getting at, the reason that pursuing riches and filling your life with money and possessions and stuff and pursuing luxury is you can't do that and follow him....that's why Jesus says it's hard for rich people to enter heaven....because when we pursue riches and comfort and luxury and money we aren't pursuing Jesus...you can't pursue both of those things at the same time...that's the danger.

King Solomon really talked about the vanity of wealth...how pursuing wealth and riches was meaningless...and keep in mind he is the wealthiest person who ever lived. But in Ecclesiastes 5:10-15 this is what he says:

Vs. 10 “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.” - the more money you have, the more money you want (never satisfied)

Vs. 11 “When goods increase, they increase who eat them, and what advantage has their owner but to them with his eyes.” - The more you have, the more people come after it. the more you have the more you realize it does you no good.

Vs. 12 “Sweet is the sleep of a labourer, whether he eats little or much, but the full stomach of the rich will not let him sleep.” - the more you have, the more you worry about what you have.

Vs. 13 “There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt,” - the more you have the more you hurt yourself by holding onto it.

Vs. 14 “...and those riches were lost in a bad venture. And he is father of a son, but he has nothing in his hand.” - the more you have, the more you have to lose.

Vs. 15 “As he came from his mother’s womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand.” - the more you have, the more you leave behind.

Now in North America we are rich....so what do rich people do with their money? Yes the Bible is clear it is just foolishness to pursue riches but for so many of us in North America we are already rich...but luckily Paul speaks to rich Christians as well....cause here is the thing...being rich is not a sin...its how you got there and what you do with it. Christians should be spending their wealth not on themselves but on Christ’s purposes here on earth...to advance the kingdom....to proclaim the gospel. When Christian’s pursue earthly pleasure and riches we are telling the world that Jesus isn’t enough....which is why I hate the prosperity gospel so much... the prosperity gospel will not make anyone love and worship Jesus...it will make them love and worship what Jesus can get them....what I get out of the deal.

Christians who pursue riches and wealth and look exactly like the rest of the culture stuck in materialism are saying to their neighbours and friends and co-workers that Jesus is actually not all satisfying....our attitude should be...when the cupboard is full of food, and we have a roof over our head and there is gas in our car Jesus is better than all of that...and when our cupboards are empty, and the bank takes our house back and our car is broken, Jesus is enough....we don’t need those things...

In verses 17-19 of 1 Timothy 6, Paul gives those who are rich some wise words: “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. Don’t let your money produce pride.
 - so opposite from our culture....we want to be self-made rich people
 - don’t let the fact that you have money make you prideful

2. Don't set your hope on riches.
 - your salvation is not based on your riches
 - don't set your hope in your wealth, your bank account, your stuff
 - a good test is if God took all that away would you fine with that
3. Do good, be rich in good works, be generous and share.
 - use your money to bless others!
 - use your money to advance the kingdom
 - share with those who have little

5 Principles for Money

Any questions so far?? Because we want to end our time talking about some principles for how we view money. Because here is the thing....when it comes to money and possessions and wealth it really does come down to an issue of the heart....because we could make rules on how to spend money or laws on how much we have to give away but laws and rules can be obeyed out of guilt or duty with no change of heart....and Jesus is after your heart...your motivations and your affections...so we don't create rules to follow...like you have to tithe this amount or your house can only be this big, or you are only allowed 1 vehicle...because that's not heart change....but let's look at 5 principles for how we view and manage money. Because if you actually look at what the Bible says and live it out, it is so drastically different then our culture.

Jesus - your treasure is in heaven, don't store up stuff for yourself

Culture - this life is all there is, accumulate as much as you can

Jesus - use money for gospel purposes - give it away

Culture - use money on yourself

So if you follow the Bible when it comes to money you will look drastically different. And we will talk about that in a minute. So 5 principles to help us.

1. God owns everything and I am a steward.

The Bible talks about this all over the place.

Psalm 24:1 - "The earth is the Lord's and the fullness thereof, the world and those who dwell therein..."

Haggai 2:8 - "The silver is mine, and the gold is mine, declares the Lord of hosts."

1 Corinthians 6:19-20 - "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 were bought with a price. So glorify God in your body."

This is a concept that I think is easy to say and believe in our heads but it needs to sink into our hearts....God owns everything. Don't fool yourself thinking you make money or your earned it...God owns it...when you begin to think that way it changes how you spend your

money...its not yours to spend...every financial decision needs to be weighed with eternal purposes...is this what God wants me to do with his money.

2. Your heart always goes where you put your money.

Secondly your heart always goes where you put your money. Jesus said this in Matthew 6:21 - "For where your treasure is, there your heart will be also." A great indicator of what you worship is what you spend your money on....family, sports, yourself, toys....your heart follows where you put your money.

So think about where your money goes...does it go to gospel proclamation? Does it go towards kingdom advancement? Wherever you spend your money is what your heart seeks after....

3. Earth is not your home. Heaven is.

A massive principle to help break the idol of money and be a disciples in this area is being eternity minded....recognizing that your 80 years if your lucky here are not the end. Earth is not your home. You were made for eternity....so why would a person who is really just a visitor on this planet....preparing for eternity...why would they spend their time pursuing things that don't last?!

Hebrews 11:13 - "These all died in faith, not having received the things promised, but having seen them and greeted them from afar, and having acknowledged that they were strangers and exiles on the earth."

Hebrews 11:16 - "But as it is, they desire a better country., that is, a heavenly one."

Philippians 3:20 - "But our citizenship is in heaven, and from it we await a Saviour, the Lord Jesus Christ."

This earthly life is not all their is...live with eternity in mind...and when you do your money choices are affected...do I really need that big of a house?? Like really do we really need 3000 square feet? Do we need 3 vehicles? Do I need ATV's and snowmobiles and all of the toys....no you don't.

4. Giving is the antidote to materialism.

Fourthly, giving is the antidote to materialism....and this really has to do with tithing...so let's talk about tithing for a couple minutes because this is a huge thing for Christians....the average tithe in North America is 2%. Now yes the Old Testament principles is 10% and Christians love to argue and say we aren't bound to that and we don't have to tithe 10% like the Israelites did...and I would agree...we should be tithing far more.

But again it has to do with the heart....I personally think 10% is a great place to start. But when it comes to budgeting and tithing Christians often do it backwards....oftentimes we make a budget and figure out all of our bills and where our money goes and then if there is anything left over at the end of all of that, we will tithe it to the church. Actually I think how it should be done is you seek God and figure out how much he wants you to tithe...how much of your income he

wants you to give to the church or give away. And then based on that then the rest of your needs and wants need to fit into what you have left. Why would we give God our leftovers.....let me spend all of this money and after all of that...after I spend on myself if there's any leftover then I will give back to God...that's so backwards...it should be God what do you want from me...and then I will arrange my life and my budget based on what is left. And if that means cutting back in areas of getting rid of things...so be it.

1 thing I have noticed from my own life, is if you're tithe or what you give away, what part of your salary goes to God, if it doesn't hurt then its not enough. We should be giving till it hurts...giving so it stretches us and we have to put our faith in Christ. I remember growing up my parents always tithed....not tithing was never an option...and my parents have told me that there were months where it was like "okay we can tithe, or buy groceries for our family" and my Dad said he would never hold back a tithe...that just wasn't an option...and so in trust, knowing that God provides, they would always tithe and God always provided for them. So giving needs to hurt in my opinion...giving that stretches us...giving that makes us depend on Jesus...and really that is the antidote to materialism...so you look at our culture of narcissism and materialism and the god of money....the best way to fight against that is to give your money away...to take care of your essentials and then give the rest to God...

That is radically different then your neighbours and co-workers and family who don't follow Jesus.

5. God prospers certain people so they have more to give.

God often blesses people and businesses in order for them to bless the church or to advance the kingdom or to be involved in things that are eternity focused. 2 Corinthians 9:11 says - "You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God."

So if your own life if you see that God is blessing you financially you need to ask, what should I be doing with this....I honestly do not think God would bless you financially so you can get a better house or granite countertops or a hot tub....if you are being blessed financially the Bible says its so you can be a blessing and advance God's kingdom...make his name known.

Conclusion

Are there any final questions when it comes to money? I hope you're seeing that again Jesus is after your heart. He wants to change your worldview. Being a disciple of Jesus doesn't just mean following new rules about how to manage money....it's not just a new law of a certain percentage to tithe....but it changes your entire mindset about money....how much you actually need....and hopefully with every financial decision those 5 principles are always being played out in your mind. God owns everything...what I am I doing with his money. My heart follows where I put my money...is my heart sick? What am I worshipping? Earth is not my home...I live for eternity. Am I giving my money away? Am I being too materialistic? And when God blesses you financially asking "How can I bless others with this? Why is God blessing me financially? How can I use this to spread the gospel?"