

FAITHFUL IN MAMMON

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I. Finance Introduction

- A. The manner in which a person handles their finances is a peek into their character
 - 1. ***If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?***—Luke 16:11.
 - a. Peek at the stewardship of: saints, elders, children, potential spouses, churches and nations
 - b. God says much about how to work and what to do with earnings afterward—Pr 6:6-9.
 - 2. ***Spinta Diretta*** (i.e., drive straight)—avoid ditches which lie on both sides of the road.
 - a. 1Ti 5:8—no initiative; if any provide not for his own, ... denied the faith, ... an infidel
 - b. 1Ti 6:6-10—too much initiative; they that will be rich ... fall, snare, foolish, drown
 - c. 1Th 4:11-12—**balanced initiative**; do your own business ... work, walk and have
- B. Finance is for the pulpit, not just Christian radio
 - 1. Scripture often addresses money, riches, poverty, work, debt, stewardship ...
 - a. 2Ti 3:16-17—scripture is a thorough furnisher in all things (including finance)
 - b. 2Ti 4:2-3—all of scripture is to be preached including finance; Act 20:20, 27
 - 2. Paul preached economic principles to saints, and told sons in the ministry to preach it as well
 - a. Rom 12:11—**not slothful in business**, fervent in spirit, serving the Lord
 - b. Eph 4:28—labor, **work with hands** is good, to have excess
 - c. Col 3:22-25—**honest work** pleases and honors God
 - d. Tts 3:14—**work hard** for life's necessities, be not unfruitful
- C. Finance is relevant, 2/3's of family problems are financially related: divorce, depressions, absenteeism
- D. God created marriage and is the best Advisor; He created economics and is its best Advisor
 - 1. Gen 47:18—He documented limited money supply before there was a Federal Reserve
 - 2. Ex 22:25-27—He addressed sub-prime lending before the Banking Crisis
 - 3. Deut 24:19-21—He addressed workfare before welfare and its reform
 - 4. Deut 28:43-45—He addressed debtor nations before trillion dollar stimulus/bailouts
 - 5. Pr 11:26—He addressed supply and demand curves before Adam Smith and OPEC
 - 6. Col 4:1—He protected laborers before there were unions; Matt 20:10-15
 - 7. 1Ti 5:4, 16—He sanctioned family before the Social Security and ponzies

II. The underlying principle of finance is stewardship

- A. *Spin-ta Da-reet* (phonetic); where your treasure is, there will your heart be also—Matt 6:21
 - 1. Ecc 5:18-20—enjoying the fruit of our labor is a gift from God
 - 2. Luke 8:14—fell among thorns ... choked with cares, riches, pleasures, not mature fruit
- B. The who and what of stewardship: talents, natural resources and time—Gen 1:28
 - 1. 1Co 4:7—God did not create all stewards equal; Pr 22:2
 - 2. Gal 2:7—God did not give stewards identical missions
 - 3. Ecc 9:11-12, 7:14—God does not place stewards in identical circumstances
- C. Completing duties, God gives, but we are to exercise it:
 - 1. 2Co 5:10—earnestly
 - 2. Is 28:23-29—wisely
 - 3. Pr 8:18-21, 14:34—obediently
 - 4. Ecc 12:5-6—without promise
- D. Performance reviews, God:
 - 1. Matt 25:14-30—commends good execution
 - 2. Pr 24:30-34—condemns lazy execution
 - 3. Ps 75:4-7—God promotes
 - 4. Luke 19:20-24—God demotes
- E. Objective of gathering, to provide for or during
 - 1. Pr 30:24-25—hard times
 - 2. Pr 13:22—grandchildren; 2Co 12:14
 - 3. Gal 6:6—the cause of Christ
 - 4. Eph 4:28—those in need; Ps 112:5

III. Guidelines to godly (financial) stewardship

- A. God must be first in our thoughts and actions:
 - 1. If we do not obey God in the things we know, stewardship will derail

- a. **Josh 1:7-8**; Job 36:11—strong and courageous in work or strong and courageous in obedience?
 - i. Do and observe what is written (versus U.K. and U.S. new social agendas)
 - ii. 2Sa 21:1—prosperity would not visit Israel until their sin was addressed
 - a trespass breaks a law thru action, a sin breaks a law thru inaction
 - a debt covers both trespass and sin, action and inaction—Matt 6:12
 - iii. Matt 23:23—could work long and hard, spend and invest wisely; yet lie and deceive
 - b. **Pr 28:13**—no one is perfect, but conduct after sin reveals the heart
 - i. David, a man after God’s heart, wasn’t perfect. He repented earnestly after sin, as opposed to older Saul, Asa, Hezekiah who dug in or justified themselves—1Sa 16:7
 - ii. 2Sa 21:1-2—Israel took 3 years to recognize sin (addressed it quickly once they did)
 - iii. A prideful man will work harder, but rarely admit sin (at least specific sin)
 - c. **Hag 1:5-11**—Israel’s work and wages came to naught when they ignored God
 - i. Financial bailouts and stimulus packages while killing 50 million babies
 - ii. Second incomes, matched 401K contributions while ignoring God’s commandments
 - iii. 2Sa 21:10—rain dropped after sin was addressed and restitution made
 - d. **Ps 37:4**, 84:11—if one delights in the Lord, his desires are the good things
 - i. But what are the good things; spiritual fruit or three digit returns? (Matt 6:19-21)
 - ii. Eph 6:1-3—obedience improves both quality and quantity of life
 - iii. Pr 1:32; Rom 11:9—some prosperity is a curse and not a blessing
 - e. **1Jo 5:3**—We cannot obey God too much, drive a different kind of straight
 - i. Ps 1:2-3—delight in the Lord: water, fruit, not wither, but prosper
 - ii. Luke 11:28—blessed are they that hear and keep the word of God
 - iii. England was blessed tremendously under Oliver Cromwell—economically, militarily, spiritually
2. Honor God with first fruits
- a. **Luke 6:38**—God’s blessings are packed and overflowing
 - i. Deut 15:10—put thy hand to (i.e., Oliver Cromwell fasted before a fight, great strategy?)
 - ii. Matt 25:34-36—how much money changed hands; money keeps us at “safe distances”
 - iii. Luke 21:1-4—God accepts gifts from the poor (proportional, not absolute giving)
 - b. **Mal 3:8-12**—God gives/protects increase, but also withholds/removes protection
 - i. 2Co 9:6-8; Pr 3:9-10—True of money and time [something more valuable than money]
 - ii. Students—Bible, prayer, serving, honoring parents. First fruit givers or left over givers?
 - iii. Nothing set aside; selling an asset is a godly alternative—Luke 12:33
 - c. **Proverbs 11:24-25**—liberal and conservative, examples of good called evil and evil called good
 - i. Reap if we sow (2Co 9:6); truth is truth, although this reap/sow is typical only preached
 - ii. Reap more than we sow (2Co 9:8); this reap/sow is the prosperity preachers’ favorite
 - iii. Reap what we sow (Gal 6:7); there’s positive, zero and negative investment
 - iv. Reap after we sow (Gal 6:9); the boy who planted a seed and saw no corn the next day
3. Finances are yet another way saints set themselves apart—2Co 6:17
- a. Pr 16:18—proud are self-centered, their ways (finance and other) are better than God’s
 - b. Pr 26:16—lazy are too proud to get their fingernails dirty or to deny self
 - c. Pr 1:32—prosperity destroys when we forget where the blessing originated
 - d. Pr 28:11—success fuels pride when assets replace dependence on God
 - e. Ecc 5:10—covet is lack of discipline: want it now, lose long-term perspective
 - f. Heb 11:6—unbelievers are without faith in God’s finance or anything else of His
- B. How saints and stewards ought to work:
1. Work **Submissively** (I say, Go and he goeth; Come and he cometh; Do and he doeth—Matt 8:9)
 - a. Eph 6:5-8—obedient, as unto Christ, no eye service, with good will (Ps 123:2)
 - b. Col 3:22-24—obey, no eye service, singleness of heart, as to the Lord (Mal 1:6)
 - c. Tts 2:9-10—obedient, no back talk, purloining/*stealing*, showing fidelity (1Ti 6:1)
 - d. 1Pe 2:18-19—be subject to your masters with all fear, both the good and forward
 2. Work **Diligently** (but remembering time for God—Gen 2:2-3; Ex 20:9-11).
 - a. Diligence is expected, not just a good idea—Ecc 9:10
 - i. Pr 14:23—talk is cheap
 - ii. John 11:19—12 hours in a day
 - iii. Ezk 16:49—idleness = iniquity
 - iv. Col 3:22-23—heartily as unto the Lord
 - v. 2Th 3:7-9—modeled work ethic
 - vi. 1Ti 5:11-14—left faith
 - b. Diligent shall stand before kings—Pr 22:29; 1Ki 11:28

- i. Pr 10:4—versus be poor
- ii. Pr 12:24—versus be ruled
- iii. Pr 13:4—versus left wanting
- iv. Pr 19:15—versus hungry
- v. Ecc 4:5—versus destruct self
- vi. Ecc 10:18—versus destruct home
- c. Causes or excuses for laziness—Ecclesiastes 10:15
 - i. Pr 12:11—too vain
 - ii. Pr 20:4—too cold
 - iii. Pr 26:13—too scared
 - iv. Pr 26:16—too smart
- 3. Work **Honestly** (provide things honest—Rom 12:17)
 - a. A small gain gotten honestly is better than great gain without right—Pr 16:8
 - i. Pr 22:16—gain by oppressing the poor will be judged
 - ii. Jer 17:11, 22:13—riches gained not by right; without paying wages
 - b. Integrity in word—Matt 5:37
 - i. Ps 37:21—wicked borroweth and payeth not again
 - ii. Pr 20:14, 21:6—talks down an asset until possession is secured, gain by lying
 - c. Integrity in dealings—1Th 4:6
 - i. Pr 20:23, 23:10—diverse weights, false balance, removing landmarks
 - ii. Matt 22:21—integrity in paying taxes
- 4. Work **Patiently** (wealth by vanity diminishes, by labor increases—Pr 13:11)
 - a. Pr 28:19-22—there are no free lunches, look for the sin on both ends when offered
 - i. Verse 19—a tiller will feed, vanity will not
 - ii. Verse 20—faithful abounds, hasty will sin
 - iii. Verse 21—person respecter will sell out
 - iv. Verse 22—hasty has an evil eye, experience poverty
 - b. Pr 24:27—a patient man is a man who plans for needs, not to match the Jones'
 - i. Luke 14:28-30—sets realistic goals
 - ii. Ecc 6:9—not an impulse buyer
 - iii. Pr 27:8—haste indicates laziness or no faith
 - iv. Pr 14:23—works, doesn't merely talk
 - c. 1Ti 6:5-10—discontent leads to haste, cutting corners and cheating
 - i. Pr 1:18-19—greedy lurk, lie in wait
 - ii. Pr 15:27—greedy trouble houses
 - iii. Watch out for ads claiming riches, easy success
 - iv. Multilevel marketing driven by greed, not product
- 5. Work **Smart** (much is destroyed for want of judgment—Pr 13:23)
 - a. Pr 23:24—buy the truth and sell it not
 - i. Pr 24:3-4—dainties are deceitful meat, cease not from wisdom that is proven
 - ii. Pr 15:22, 20:18, 24:6—there is safety in a multitude of counselors
 - iii. Pr 14:15—the prudent look well, the simple believe every word
 - b. Pr 14:4—the wise capitalize on available resources (Pr 12:27)
 - i. Ecc 10:10—more effort is required when using a blunt edge
 - ii. Ecc 10:15—foolish work but know not how to finish up
 - iii. 1Co 9:22—Paul was wise enough to adjust his approach
- C. What stewards ought to minimize:
 1. ***If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?***—Luke 16:11.
 2. Minimize **Spending** (s/t gratification, save)
 - a. Pr 30:25—provide in summer, gather in harvest, eat throughout the year
 - i. Pr 21:20—the foolish spendeth it up
 - > Retirement, economic cycles, seasonal slowdowns, monthly pay ... [pawn shops]
 - ii. Pr 21:17—love pleasure will be poor; Aesop's ant and grasshopper, Woody and squirrels
 - iii. Pr 18:9—the sluggard and the waster produce the same results
 - iv. Pr 18:9—destroyed for want of judgment (a lack of discipline)
 - b. Matt 7:12—do to men as you would have them do to you
 - i. Pr 3:27-28—pay debts when you have the money; due on the 1st, but don't penalize until the 10th
 - ii. Rom 13:7-8—render to all their due including the government its taxes (sign name on return)

- iii. Ps 37:21—the wicked borroweth and pay not again (sign name on a loan)
- 3. Minimize **Debt** (don't have the cash, pay later)
 - a. Describe four choices (buy product **X**, buy product **Y**, buy products **X** and **Y**, buy neither)
 - b. Pr 22:7—the borrower is servant to the lender
 - i. Deut 28:11-13—lend to other nations but do not borrow from them
 - > The U.S. is addicted to foreign debt: 1980's Japan, 1990's Saudi Arabia, 2000's China
 - ii. Deut 15:6—the lender is the head, the borrower is the tail
 - > Restrictive covenants, escrow accounts, require insurance, time spent in home ...
 - c. 1Co 7:21—If thou mayest be free, use it rather
 - i. Neh 5:1-5—over-borrowing led to the bondage of children
 - ii. Our nation's forefathers had this attitude when it came to debt
 - d. The fruits of debt (rent: borrow the asset; loan: borrow the money to buy the asset)
 - i. First, know that debt isn't sin, it just puts one in a place tempting one to sin
 - ii. Stress, steal, longer hours, not quit, not disclose all to make a sale, ...
- 4. Minimize **Risk** (accidents vs. wrecks)
 - a. Are futures risky? Describe how the futures market works
 - i. Pr 27:12—the prudent foreseeeth the evil and hideth himself from it
 - ii. Pr 22:3—the simple pass on and are punished
 - iii. Consider a farmer with a cash crop or a husband & father with a large mortgage
 - b. Taking on risk by choice
 - i. Pr 22:26-27—surety can cause loss of home (co-signing a loan)
 - ii. Pr 6:1-5—surety is likened to a snare
 - c. Pr 19:14—more risky than surety is marrying an imprudent wife (or husband)
 - i. Pr 31—wife is discreet, disciplined, industrious, trustworthy, but not greedy
 - ii. No "crazy goats"
- 5. Spinta Diretta: Drive straight
 - a. Ecc 3:6—there is a time to get, lose, keep, cast away ...
 - b. Pr 27:7—over-indulgence and shortage skews objectivity
 - c. Luke 19:8-9—go the extra mile to make financial restitution, restore four-fold
 - d. Lev 25:35-36—do not charge usury or increase to the poor
- 6. **All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness** (for spending, for saving, for borrowing, for employment, for unemployment ...) **That the man of God may be perfect, thoroughly furnished unto all good works** (including finance and economics).—2Ti 3:16-17.

IV. Harmonizing scripture is critical to understanding any and all Bible teaching

- A. The wrap-up: Five weeks after finance lessons 1 thru 4 were presented, we will address questions
 - 1. Bible economics generated strong interest, inside and outside Moriah Church
 - 2. Lots of CDs and outlines were requested, a good many by ministering brethren
 - 3. The "tempt" or "trust" God question was the most common follow-up question
- B. Pr 26:4-5—Answer not a fool according to his folly ... Answer a fool according to his folly
 - 1. If God's word is pure, how can both statements be true?—Ps 12:6; Pr 8:8
 - 2. A non-confrontationalist will quote v. 4; whereas, a Type A personality will quote v. 5
 - a. But, the truth harmonizes these two *extremes*
 - b. This harmonized position is not one of compromise, but God's position
 - 3. God gave us instruction for handling *apparent* contradictions in scripture
 - a. No prophecy of the scripture is of any private interpretation—2Pe 1:20
 - b. Private interpretation quotes verses which prove **our** position and ignores those which do not
 - c. It also ignores context, grammar, logic, proof texts and **all** case studies.
 - 4. A Bible reader can be overwhelmed by scripture's *contradictions* and is warned about
 - a. Deceitfully handling God's word is changing God's word—2Co 4:2; Deut 4:2; Pr 30:5-6
 - b. Both deceitfully handling and changing God's word are abominations—Rev 22:18-19
- C. Two personality types and their tendencies toward financial planning:
 - 1. Pr 22:3—a prudent man foreseeeth the evil ... a simple man passeth over it
 - a. Pr 6:6-8—in terms of hard work, frugality, saving and planning; a bug knows what to do
 - b. Accumulating assets for hard times or in order to help others is wisdom
 - 2. Matt 10:29-31—a sparrow shall not fall without the Lord's knowledge and care
 - a. Matt 6:11—Give us this day our daily bread
 - b. The Lord has not promised us tomorrow. Live for Him today!

- D. Harmonizing *financial principles* and illustrated with food (bread)
1. Is stocking food trusting or not stocking food tempting? Well, it depends.
 - a. Gen 41:46-57—saving and preparing a food bank was ordained by God
 - b. Ex 16:16-26—saving and preparing a food bank was forbidden, except on Day 6
 - c. Ps 127:1-2—do everything you know to do, that which is reasonable; then don't worry about it.
 - d. Is accumulating assets (or insurance policies) trusting in riches or is not doing so tempting God?
 - i. Why would God have us consider the ant's hard work, frugality and savings?—Pr 6:6-8
 - ii. But then turn around and tell us to simply pray for our daily bread?—Matt 6:9-13
- * *Ps 127:1-2—applied across several spectrums*
- 1) **Eating healthy—ought we watch our saturated fat, preservative, nutra-sweet intake**
 - 2) **Child training—ought we train our children or let the “Lord” take care of that**
 - 3) **Evangelism—ought we invite folks to church or let the “Lord” take care of it**
 - 4) **Pastoring—ought a pastor teach virtuous men and women or let the “Lord” take care of it**
 - 5) **Finances—ought a pastor teach fiscal responsibility or let the “Lord” take care of that**
2. What is more important, spiritual food or natural food? It depends.
 - a. John 6:24-33—earthly bread ought to be pretty low in priority
 - b. Matt 12:1-8—earthly bread was pretty high in priority
 - c. Who was more holy, Elijah or Job? Neither.
 - i. Job 23:12—Job esteemed spiritual more than his necessary food
 - ii. 1Ki 19:4-7—Elijah needed food to be spiritual
 - d. What did Jesus do and say? He did both.
 - i. A hungry Jesus said, Man shall not live by bread alone, but by every word of God - Matt 4:4
 - ii. A ministering Jesus fed the hungry at a preaching service—Matt 14:15-16, 15:32
 3. Is feeding a hungry man right or wrong? It depends.
 - a. 2Th 3:10-15—an enabler is one who facilitates another's addiction (including entitlements)
 - b. Matt 25:33-36—God's children will evidence certain behaviors, including feeding the hungry
 - c. Feed a man a fish, feed him for a day. Teach a man to fish, feed him for a lifetime.
 - i. Feed a man as he is being taught to fish (or orphans too young to be taught)—Jam 1:27
 - ii. But feed not the man who refuses to be taught—1Ti 5:8
 - d. What did Jesus do and say? He did both.
 - i. In John 6, Jesus fussed at folks who had food as their primary motive
 - ii. In Matt 14 & 15 He had compassion on folks who spent themselves to hear the word
- E. Harmonizing *theology* and other principles of life
1. **Fatalism** (God has determined everything) vs. **Deism** (God has determined nothing)
 2. **Universalism** (everyone is going to heaven) vs. **Elitism** (only 144,000 are going to heaven)
 3. **Free Will-ism** (evangelism is everything) vs. **Lethargic-ism** (evangelism is nothing)
 4. **Taking a doctrinal stand:** squabble over every little thing vs. stand for nothing
 5. **Divorce:** tough before marriage vs. tough after marriage; no mercy vs. anything goes