

GOD AND MONEY

Being Honest with God's Resources...

PART I TEXT: I CHRONICLES 29:10-18



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THEOLOGY AND PRACTICE:

One pastor recently commented that nearly 30% of everything Jesus said had something to do with money, the poor, or the dangers of riches. I have not run those numbers myself, but I would not be surprised to find he is right, and as we will study what the Bible has to say about God and money, we will see that it makes good sense that Jesus would focus so much of his attention on money, since it is such a water-tight litmus test for where our hearts are when it comes to trusting in the goodness of God.

The goal of these two studies is to provide a theological foundation for thinking about money (and the other “currencies” we trade in); and then upon that foundation to embrace some practical guidelines concerning how to handle money. We’re going to cover both theology and practice. Part 1 will focus on developing a theology of money and Part 2 will focus on practical guidelines that flow from it. I can think of no better text for building a theology of money than I Chronicles 29:10-18—the song of David after collecting an offering from the Israelites in order to build the first Temple in Jerusalem.

I CHRONICLES 29:10-18

¹⁰David praised the LORD in the presence of the whole assembly, saying, “Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. ¹¹Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours.

Yours, O LORD, is the kingdom; you are exalted as head over all. ¹²Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. ¹³Now, our God, we give you thanks, and praise your glorious name.

¹⁴“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. ¹⁵We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. ¹⁶O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. ¹⁷I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. ¹⁸O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people forever, and keep their hearts loyal to you.”

THE BACK-STORY OF DIVINE PURPOSE:

We have said many times that God’s call on the lives of His people is to Himself. This means that everything He uses to fulfill that call in our lives shares that divine purpose. Money is no exception. David has just taken a collection to build the Temple of the Lord. Years earlier, the Lord had instructed David to build the King’s Palace and this caused David to struggle over the thought of building his house before building a temple for the Ark of the Lord. For David’s entire reign, he lived in a Palace while the Ark of the Lord was in a tent.

Would this make you feel guilty if you were in David’s shoes? I Chron 17:9 gives us a glimpse at God’s logic, as God tells David, “I will make your name like the names of the greatest men of the earth. And I will provide a place for my people Israel and plant them so that they can have a home of their own and no longer be disturbed.” God’s purpose was to establish David as King—to bring this blessing of strength and stability to His people. While many would have thought their greatest need was an elaborate temple, God knew their greatest need was a strong kingdom led by a powerful and Godly king. God was more interested in building a strong kingdom than a glorious temple because His call on the lives of His people is not to worldly riches but to Himself. This context shows us our first principle concerning God and money. It is this: God does not use money for the mere purpose of accumulating wealth, but to accomplish His divine purposes to call His people to Himself. David responds to the divine purposes of God by giving us a theology of money. Let’s unpack these theological principles.

A THEOLOGY OF OWNERSHIP:

1. **GOD OWNS EVERYTHING**—vs. 11 tells us that everything in heaven and earth is His. We must hold all material resources loosely in this life because nothing is our own, and yet we know how easily we can look to material things for our sense of identity and value as individuals.
2. **EVERYTHING WE HAVE CAME FROM HIM**—vs. 12 tells us that wealth and honor come from Him. Wealth and honor are an all encompassing couplet covering the money we already have, and that part of us which gives us the ability to acquire money. Our lineage which brings inheritance came from Him. Our skills, talents, abilities, and savvy also come from Him. All we have and all we could ever acquire is from Him.
3. **GOD RETAINS OWNERSHIP, AND THIS MAKES US STEWARDS**—vs. 12 tells us that God is still the ruler of all things. If He owns everything and if all that we have came from Him and if He is ruler over everything, then we do not own anything, but rather are stewards of what He has given into our care.
4. **WE MUST THEN REGARD ALL WE SPEND, SAVE AND GIVE AS A “STEWARDS PRIVILEGE”**—vs. 14 tells us that the ability to give to the Lord is a privilege, just as much as the ability to purchase or save. The fact that we have anything at all is because God has entrusted His resources to us. Therefore, when we give, we ought to be humbled by the fact that we have been given stewardship over resources He is pleased to use for the strengthening of His Kingdom. Vs. 16 gives an extreme picture of this, saying even that we ought to be humbled when we can give abundantly generous gifts.

A THEOLOGY OF STEWARDSHIP:

What are we to do with this theology of God's ownership? David gives the next set of theological principles in the concluding verse of this text when he says, "I know, my God, that you test the heart and are pleased with **integrity**. All these things have I given willingly and with **honest intent**. And now I have seen with joy how willingly your people who are here have given to you." ¹⁸ O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people forever, and keep their hearts loyal to you." In these verses David links a theology of God's ownership with integrity and honesty. What specifically are the key principles here?

1. **STEWARDSHIP IS AN ISSUE OF INTEGRITY**—If we don't own what we possess, we must not regard our possessions, or lack thereof, as the means by which we gauge our worth, because to do so would be to claim ownership over something we do not own.
2. **HOW WE USE MONEY TESTS OUR INTEGRITY**—David says "you test the heart and are pleased with integrity." If our primary use of money is for our own "kingdom building," we must ask ourselves, am I using the resources I am a steward over as though they were my own? Am I keeping those resources exclusively for myself? Tim Keller observed, "If our money was ours, a failure to give it to God's causes would be a lack of compassion, but if it is His, then a failure to give it away is a collapse of integrity." Our use of money reveals whether we regard ourselves as stewards of owners of that money.
3. **HONEST STEWARDSHIP USES RESOURCES TO BRING JOY AND GLORY TO ITS OWNER**—In Jesus' parable of the Talents, in Matt 25:14-30, we see where servants of the Master were entrusted with his resources, with the expectation that they would invest them at the Master's pleasure. The first two servants invested that money and got a return, and the Master rejoiced in their stewardship, and rewarded them for their faithfulness in investing those resources. In the end, because they regarded themselves as servants, and therefore extensions of the Master's arm, they shared in His delight.

We must be asking, "What will bring the Master the most joy?" I have never found a command in Scripture which says Christians are all supposed to live in poverty. Some in our church have nice, spacious homes. When these homes are opened for hospitality and fellowship, which they are regularly, this brings the Master joy. I know it brings me joy to see 75 pairs of shoes piled up by the front door!

We are not all called to live in poverty, nor are all called to live in extravagance. We are called, I believe, to live simply—that is, in such a way that we are able to give money away without regret or panic, to things that bring the Master joy. What brings the master joy? Building the church, giving to the poor, spreading the Gospel. Paul wrote in Galatians 6:10, "Do good to all, especially those in the household of faith."

By now, many of you may be wondering, "Who among us has a big pile of money to give away?" Most of us likely live paycheck to paycheck, and maybe you're not quite sure how this applies to you. Our theology of stewardship and ownership is not solely relevant to the "haves" and irrelevant for the "have-nots." Why? Because as we've seen, it's not the **use** of money that we are dealing with here, but our **regard** for it. You can be very poor and still have a flawed view money. In fact, it is often when we don't have money and wished we did where we develop our thinking

about it. It is during these times when we are most tempted to look to money to offer us the security and value God alone can give.

4. **HONEST STEWARDS DELIGHT IN THE MASTER'S JOY**—vs. 17 tells us that joy accompanied the giving. We've all heard that God loves a cheerful giver. He also loves a cheerful spender, saver and investor. Honest stewards want every single use of the resources entrusted to them to bring pleasure and glory to the Master because they delight in the Master's joy. The Master's joy is their joy. This joy does not come from the powerful effects of shrewdly utilized resources, but from love for the Master Who liberates us from the need to obtain our own personal worth from material things. Honest stewardship is a greater matter than simply using resources. The honest steward knows and delights in the supplier of those resources. It is an intensely personal connection, where the steward delights in the Master because they hear even God's call to be a steward as part of God's call to Himself—and the steward rejoices because the Master is so great and the steward is so loved that the Master would be pleased to use his life as an instrument of Grace in a hurting world which the Master is redeeming.

AIM A LITTLE HIGHER:

How we regard money really effects how we live our lives. Dick Keyes said, "The goal in life isn't just to accomplish a lot of things. Life is first to be a certain kind of person before God." This is a powerful statement, mainly because of the reality it illuminates in our culture—that many of us live and gauge the value of our lives based on how much we have accomplished, or how much we will accomplish one day.

This kind of thinking can lead us down some dark paths. A friend of mine from years past recently had his wife leave the marriage because they had settled into life in a small town where he taught at the local High School as she took PhD courses. She came home one day and announced that she was leaving because she felt trapped in a life that was headed nowhere, and she had accepted a job teaching at a college in another state. It's so sad because somewhere along the way, being a wife, mother and resident in a small town became equivalent to being "stuck." We are not here primarily to accomplish a lot of things, not even to accomplish a lot of things for the Lord. He does not use our lives for His glory because He needs to, but because He is pleased to. We are here to live for the Glory of Christ by enjoying Him forever, and I think Dick Keyes is absolutely right, "Life is first to be a certain kind of person before God." The implications for this are huge because it means God is not predominantly interested in what we **do** for Him. He is interested in **us**. His call is to Himself.

So, the bottom line then is this. As we consider our theology of money, the first thing we must confess is that God owns everything. Second, we must see that we, then, are the stewards of everything He has entrusted to our care—our time, talents and treasures, or money. Third, our goal as stewards must be to use what He has entrusted to us in ways that bring Him joy and glory. And fourth, we must understand that money is nothing to God compared to the immense worth that His people are to Him. To reduce our net worth down to a dollar amount is to aim way below the mark of being an image bearer of God. Before we ever held a nickel in our hands, God knew us by name.