

We are in the fourth week of a sermon series I've entitled "The Practical Gospel," we are learning to put into practice what Paul said in *Philippians 2:12-13*, where he told the Philippians to "*work out your salvation with fear and trembling, for it is God who works in you to will and to act according to his good purpose.*" Now that you have been saved, now that you have believed the gospel, work out the implications of the gospel into every area of your life as God works in you. Not "work for your salvation," because we are saved by the grace of God and not by anything we have done, but rather "work out the implications of your salvation." In other words, think through how the gospel shapes the different aspects of your life and allow God's transformative power to do its work?

The gospel summary statement I will be using this series: "We are sinners who have been saved and justified by grace, learning to live as new creations according to God's will, trusting in a certain and glorious eternal hope and future."

If you read that statement closely, you will recognize that it has a past, present, and future dimension. Today, we are going to use those three aspects as our framework and examine what the implications of the gospel are for your relationship to money and possessions.

We are sinners who have been saved and justified by grace.

We are sinners means that we are separated from a holy God, so full of wickedness that we can not save ourselves by our own good deeds. But we have been saved and justified by grace. The second part means that God loves us so much that His Son, Jesus, died for us, to rescue us from our sins. This humbles us into realizing we are no better than anyone else, and it lifts us up to realize just how loved we are. We are justified, declared not guilty, perfect in the sight of God, not because of anything we did, but because of what Jesus did for us. There is no condemnation and nothing can separate us from the love of God. The more the gospel shapes our identity, how does this affect our relationship with money and possessions?

- 1) Our self-worth does not depend upon the size of our bank accounts or what we own

One of the clearest messages from this series has been how easy it is for us to find our identity and our self-worth in anything other than God – our spouse's view of us, how our children are doing, what kind of job we do, and so on. And money is no different. Our evaluation of ourselves, our justification for our existence, is sometimes tied to how much we have. Some of you may feel like you are more

important, or that you are worth more as a person, because you have money, because you have a nice house, or because you have the latest stuff. To people like this, Paul writes to Timothy and says:

1 Timothy 6:17 - *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.*

Do not be arrogant because you are rich. Your wealth is not due to your own efforts alone. God has provided you with everything you need for your enjoyment.

Conversely, many people feel like less of a person because they do not make as much money as another person. But this passage declares that wealth is uncertain, and we can not take it with us. True wealth and riches are found in knowing Christ. We are rich if we know Him. You are valuable because the Son of God deemed you worthy enough to die for you. Your self-worth does not depend upon your bank account.

2) We do not look to money as our Savior

Listen, we can't talk about money without talking about all the things that it means to us on a heart level. We live in a broken world, full of suffering and anxieties. We are faced with the reality that eventually we will all die. We do not know for certain that life has meaning. Who will save us from all of this? Think about what money promises you, sometimes subconsciously. **Security**. If you have enough, you will be safe and secure. **Freedom**. If you have enough money, you can live without restriction, doing whatever you want. **Power**. If you have enough money, you can do anything and no one can stop you. You have access to the inner circles and power over others. **Maybe you can even cryogenically freeze yourself in the hopes that one day they can bring you back to life**. Think about it – retirement secure, money for college, mortgage paid off, vacation home. Now that's the life, right? That is salvation from the troubles of this world, right? If you would only live for the money God, sacrifice everything for it, seek it with all your heart, then you would be saved, right.

But Paul declares this:

1 Timothy 6:6-11 - *But godliness with contentment is great gain.* ⁷ *For we brought nothing into the world, and we can take nothing out of it.* ⁸ *But if we have food and clothing, we will be content with that.* ⁹ *People who want to get rich fall*

into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰ *For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.* ¹¹ *But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness...*

The desire to be rich is a trap. Jesus said the same thing:

Luke 12:15 - *Then he said to them, "Watch out! **Be on your guard** against all kinds of greed; a man's life does not consist in the abundance of his possessions.*

Greed is subtle. Like an addiction, there is a tolerance effect, as those things that once were luxuries become necessities. You want finer food, fancier cars, better clothes, vacations, etc. It fills you with envy of others who have more and fills you with dissatisfaction for what you have. It can make you arrogant, looking down on those who have less than you.

The truth is that having more money means you have more to protect, and that does not necessarily make you feel more secure. You can become a slave to your possessions. Money can not buy happiness, and it can't make people love you more. It doesn't make your problems go away. And in the end, it can't save you from relational issues, or from rebellious children, or from sickness and death. It can't save you from a meaningless life. Money makes a terrible Savior. As the author of Proverbs says:

Proverbs 18:10-11 - *The name of the LORD is a strong tower; the righteous run to it and are safe.* ¹¹ *The **wealth** of the rich is their fortified city; they **imagine** it an unscalable wall.*

Money is not your Savior. It is not an unscalable wall. Only the Lord will save you.

Our self-worth does not depend upon the size of our bank accounts or what we own. And we do not look to money as our Savior. Jesus is our Lord and Savior.

We are learning to live as new creations according to God's will.

When we repent and come to faith in Jesus, God adopts us into His family and gives us His Holy Spirit. We have a new heart, a new spirit, a new hope, a new family, a new future. We have new desires. We are being renewed in our minds. We begin to learn how to live according to God's will, according to the values of

the kingdom. What are the implications of this for our relationship with money and possessions?

1) We are learning to be content in our Father's loving care

Contentment. Great word, tough state to attain. Listen again to Paul's words that we read earlier:

1 Timothy 6:6 - *But godliness with contentment is great gain.*

Great gain is mega-wealth, as the Greek puts it in 1 Timothy 6:6. Godly contentment means that I'm happy no matter what my circumstances are. That is real wealth, having an inner peace and joy that does not depend on how much money you have. Contentment does not come from having a lot of money, but from having that peace that comes from having God as your Father and not needing more, no matter how much money you have.

Listen to two other important passages on contentment:

Hebrews 13:5-6 - *Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." ⁶ So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"*

Philippians 4:10-13 - *I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. ¹¹ I am not saying this because I am in need, for I have learned to be content whatever the circumstances. ¹² 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. ¹³ I can do everything through him who gives me strength.*

Two passages with the same message: God is with you and will help you, so rest content in His loving care. And finally, Paul tells us that we know God will care for us because of the cross:

Romans 8:31-32 - *What, then, shall we say in response to this? If God is for us, who can be against us? ³² He who did not spare his own Son, but gave him up for us all-- how will he not also, along with him, graciously give us all things?*

Contentment comes from knowing what that God is your loving Father, to know that if God is for you, he will give you all you need.

2) We see ourselves as stewards of God's money

Jesus loved to tell parables about kings or landowners and servants that were all about stewarding God's resources, managing the money and possessions that God has given us. The term stewardship is to be contrasted with ownership. It recognizes that the earth is the Lord's and everything in it. All we have is from God; we are not the owners of our house, our car, our clothes; God owns them, and we are stewards of them. All that we have is to be used for God's kingdom. We don't live for our bank accounts or for our possessions, but for God, who gives those things to us to steward.

Matthew 6:24 - *"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."*

In the Old Testament, there were tithes and offerings. Tithes were the 10%, offerings were above that. This side of the cross and the resurrection, we are still called to give generously, to support a pastor and to help meet the needs of your church family:

1 Corinthians 9:14 - *In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.*

Do you see yourself as a steward? Are you tithing to this church or to whatever church you belong to? Giving 10% of your income away seems so hard. But what if you saw yourself not as an owner but as a steward of God's money? What if you saw it as a wealthy person giving you money and asking you to return 10% but allowing you to do as you please with the remaining 90%?

Consider what John Wesley said: *Not, how much of my money will I give to God, but how much of God's money will I keep for myself*

3) We believe it is better to give than to receive

Acts 20:35 - *In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.'*"

As Paul said:

2 Corinthians 8:7-9 - But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving. ⁸ I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. ⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich

Notice that Paul says “I am not commanding you.” He does not tell them they have to give in order to guilt them into it or make them obey the law. Instead, he reminds them of the gospel, the grace of our Lord Jesus, who became poor so that they might become rich. If you are a steward, and if God wants us to be generous givers, then trust that if you are generous, God will give you what you need:

2 Corinthians 9:6-11 - Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. ⁹ As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." ¹⁰ Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. ¹¹ You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

This is not meant to be taken as a guilt trip. If you are not a cheerful giver, hear it like this: it means you still have more to learn about the gospel and the love and goodness of God. You still doubt His goodness, still doubt His love for you, still doubt that He will take care of you and provide for you. Or you are still falling into the trap that worldly wealth is of more value than the riches of God. You're still believing that contentment comes from the number of zeroes in your bank account and not from knowing that you are a citizen of God's kingdom. Go back to the gospel. He gave his best; he will graciously give you all you need. Ask God to help you trust in Him. We are learning to be content in our Father's loving care. We see ourselves as stewards of God's money. And we believe it is better to give than to receive.

We trust in a certain and glorious eternal hope and future.

We know that this life is not all that there is. We will live forever with God. Love will never end, death will be conquered. And all that our heart truly desires will one day be ours. We will spend eternity with God, in a place beyond comprehension.

1) We are heirs of a vast fortune

1 Peter 1:3-5 - Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, ⁴ and into an inheritance that can never perish, spoil or fade-- kept in heaven for you, ⁵ who through faith are shielded by God's power until the coming of the salvation that is ready to be revealed in the last time.

Romans 8:16-17 - The Spirit himself testifies with our spirit that we are God's children. ¹⁷ Now if we are children, then we are heirs-- heirs of God and co-heirs with Christ, if indeed we share in his sufferings in order that we may also share in his glory.

We have eternal wealth because of the gospel. Nothing on this earth can compare to what God has in store for us.

2) We live our lives for real wealth

There are things more valuable than gold. Listen to Jesus:

Matthew 13:44-46 - "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. ⁴⁵ "Again, the kingdom of heaven is like a merchant looking for fine pearls. ⁴⁶ When he found one of great value, he went away and sold everything he had and bought it."

The most valuable thing in the world is knowing God, living with Him as your King. Why? Because when you have an all-powerful, benevolent King, the citizens of that kingdom never have to live in fear or anxiety. They know they are taken care of. What you need is not to hit the lottery, or to marry a rich man or to inherit a great sum of money. What your heart needs is to be freed from the fear and anxiety that you are on your own, to know that you are a citizen of a Kingdom with an all-powerful, benevolent King who will not let you go hungry, in whom is found safety and security.

Matthew 6:25-34 - *"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?"* ²⁶ *Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?"* ²⁷ *Who of you by worrying can add a single hour to his life?"* ²⁸ *"And why do you worry about clothes? See how the lilies of the field grow. **They do not labor or spin.**"* ²⁹ *Yet I tell you that not even Solomon in all his splendor was dressed like one of these.* ³⁰ *If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?"* ³¹ *So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'"* ³² *For the pagans run after all these things, and your heavenly Father **knows that you need them.**"* ³³ *But seek first his kingdom and his righteousness, and all these things will be given to you as well.* ³⁴ *Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.*

Real wealth that can not be taken away is our salvation, our adoption, our sanctification – that gives us security. Recognize that real wealth can not be taken away from you.

Real wealth that can not be taken away includes our salvation, our adoption, our sanctification – that gives us security. Recognize that real wealth can not be taken away from you.

Matthew 6:19-21 - *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal."* ²⁰ *But store up for yourselves **treasures in heaven,** where moth and rust do not destroy, and where thieves do not break **in** and steal."* ²¹ *For where your treasure is, there your heart will be also.*

We are heirs of a vast fortune. And we live our lives for real wealth. The gospel transforms our heart. We are children of a loving, caring Father who has declared us worthy and righteous because of Jesus, and He will provide what we need. He calls us to trust in Him by stewarding His money in such a way that we care for those in need, trusting that as we do that, we are storing up treasure in heaven, true riches that we will enjoy for all eternity.