



Gain All You Can, Save All You Can, Give All You Can

Jeff Coleman | 2 May 2021

I. Introduction

A. Image.

1. Last week, we discussed our vision and strategy as a church. Our vision is corporate maturity in Messiah Jesus. Our strategy is intake of biblical truth and the proper functioning of our spiritual gifts.
2. Let's apply this vision and strategy to the important topic of money and possessions.

B. Need.

1. Money is huge part of our lives, but in the Church we don't talk very much about it. It is embarrassing topic. We may feel guilty we're not giving enough or that the pastor is just in it for the money. We may be living paycheque to paycheque and not have a lot of space to consider how we should be spending our money. We may have lost a job recently, and our monthly cash flow is way down. We may be living off government welfare or be receiving Working for Families tax credit, and not really want that. We may fear running out of money, and so we want to build up a huge nest egg to shelter us from any financial meltdowns that may occur. We may believe doomsday is the horizon and be building a stockpile of supplies to live off the grid. In a word, money takes up a lot of thinking as human beings.
2. As believers and as a local church, we must not shy away from talking about money. How we use money is an important part of our discipleship. It tells a lot about where our heart is really at. So this morning, we're going to have an adult conversation about money.
 - (1) Martin Luther: "There are three conversions necessary to every man; the head, the heart and the purse."

C. Subject. Gaining, saving, and spending money in a way that corresponds with God's character and biblical truth.

D. Text. This is a topical study, so I will be jumping around the Bible.

E. Outline. (1) Biblical perspective on money and possessions; (2) Gain as much as you can; (3) Save as much as you can; and (4) Give as much as you can.

F. Pray.

II. Body.

A. Biblical Perspective on Money.

1. Importance.
 - a) How we spend our money indicates much about our outlook on life. Just as how we spend our time does. Money is a huge test for each of us.
 - b) Richard Halverson: "Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first



importance. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles his money."

- c) Randy Alcorn: "Our use of money and possessions is a decisive statement of our eternal values. What we do with our money loudly affirms which kingdom we belong to."
2. Perspective.
- a) Randy Alcorn's books, *Money, Possessions, and Eternity* and *The Treasure Principle*, are the best books on the biblical doctrine of money I have come across. They are excellent!
 - b) In *The Treasure Principle*, Alcorn offers six bedrock biblical principles:
 - (1) God owns everything. We're his money managers.
 - (a) "We are the managers of the assets God has entrusted—not given—to us."
 - (b) **Lk 16:10-12** 10 One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. 11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own?
 - (2) Our hearts always go where we put God's money.
 - (a) **Mt 6:21** 21 For where your treasure is, there your heart will be also.
 - (b) **Lk 16:13** 13 No servant can serve two masters, for 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 God and money.
 - (c) **1 Ti 6:9-10** 9 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. 10 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.
 - (3) Heaven, not earth, is our home.
 - (a) **Heb 11:16** 16 But as it is, they desire a better country, that is, a heavenly one.
 - (4) We are to live for the line, not the dot.
 - (a) "I think of our lives in terms of a dot and a line, signifying two phases. Our present life on earth is the dot. It begins. It ends. It's brief. However, from the dot, a line extends that goes on forever. That line is eternity, which [believers] will spend in heaven. Right now we're living in the dot. ... The shortsighted person lives for the dot. The person with perspective lives for the line. This earth, and our time here, is the dot. Our beloved Bridegroom, the coming wedding, the Great Reunion, and our eternal home in the New Heavens and New Earth...they're all on the line. The person who lives for the dot lives for treasures on earth that end in junkyards. The person who lives for



the line lives for treasures in heaven that never end. ...Foolish people live for the dot. Wise people live for the line.”¹

- (b) **Lk 12:32-34** 32 Fear not, little flock, for it is your Father’s good pleasure to give you the kingdom. 33 Sell your possessions and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. 34 For where your treasure is, there will your heart be also.
- (c) **Lk 16:8-9** 8 The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. 9 And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.
- (5) Giving is the only antidote to materialism.
- (6) God prospers us not to raise our standard of living but to raise our standard of giving.
- c) I’d like to add a seventh principle: We can trust God to take care of us.
 - (1) God never abandons the righteous.
 - (a) **Ps 37:25-26** 25 I have been young, and now am old, yet I have not seen the righteous forsaken or his seed begging for bread. 26 He is ever lending generously, and his children become a blessing.
 - (2) We are not to be anxious about tomorrow.
 - (a) **Mt 6:25-34** 25 Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ...31 Therefore do not be anxious saying, What shall we eat? or What shall we drink? or What shall we wear? 32 For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. 33 But seek first the kingdom of God and his righteousness, and all these things will be added to you. 34 Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

B. Gain as Much as You Can.

1. Gaining money is not evil, though the love of money is. There is nothing inherently evil about money. Money is neutral.
 - a) **Dt 6:10-12** 10 And when Yahweh your God brings you into the land that he swore to your fathers, to Abraham, to Isaac, and to Jacob, to give you—with great and good cities that you did not build, 11 houses full of all good things that you did not fill, cisterns that you did not dig, and vineyards and olive trees that you did not plant—and when you eat and are full, 12 then take care lest you forget Yahweh....

¹ Randy Alcorn.

- b) **Ps 112:3** 3 Wealth and riches are in [the] house [of the righteous], and his righteousness endures forever.
- c) Material things are not bad, but they must not be sought as ends in themselves, as if they had everlasting significance.²
- 2. It is God who gives us the power to make wealth.
 - a) **Dt 8:18** 18 You will remember Yahweh your God, for it is he who is giving you power (כֹּחַ) to make wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.
- 3. We are to work when we are supposed to be working.
 - a) **2 Sa 11:1-2** 1 In the spring of the year, the time when kings go out to battle, David sent Joab, and his servants with him, and all Israel. And they ravaged the Ammonites and besieged Rabbah. But David remained at Jerusalem.
- 4. We are to work hard in order to be able to help the weak.
 - a) **Ac 20:35** 35 In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, It is more blessed to give than to receive.
- 5. We are to do honest work so that we are able to share.
 - a) **Eph 4:28** 28 Let the thief no longer steal, but rather let him labour, doing honest work with his own hands, so that he may have something to share with anyone in need.
- 6. We are to know well the condition of our belongings and give attention to our work.
 - a) **Pr 27:23-27** 23 Know well the condition of your flocks, and give attention to your herds, 24 for riches do not last forever, and does a crown endure to all generations? 25 When the grass is gone and the new growth appears and the vegetation of the mountains is gathered, 26 the lambs will provide your clothing, and the goats the price of a field. 27 There will be enough goats' milk for your food, for the food of your household and maintenance for your girls.
- 7. We are to work our land and not follow worthless pursuits.
 - a) **Pr 28:19** 19 Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty.
- 8. We are to act with honesty and justice in all our business dealings.
 - a) **Dt 25:13-16** 13 You shall not have in your bag two kinds of weights, a large and a small. 14 You shall not have in your house two kinds of measures, a large and a small. 15 A full and fair weight you shall have, a full and fair measure you shall have, that your days may be long in the land that Yahweh your God is giving you. 16 For all who do such things, all who act dishonestly, are an abomination to Yahweh your God.
 - b) **Ps 112:3-9** 3 Wealth and riches are in [the] house [of the righteous], and his righteousness endures forever. 4 Light dawns in the darkness for the upright.

² H. Schlossberg, *Idols for Destruction*, 88.



He is gracious, merciful, and righteous. 5 It is well with the man who deals generously and lends, who conducts his affairs with justice.

9. Gain skills and expertise that will enable you to make money.
10. Maybe get a second job. Look for more responsibility and higher pay.
11. Keep working. Be creative. Be flexible. Be willing to work at anything.
12. See *Diligence* and *Work*.

C. Save All You Can.

1. General principles.
 - a) Live within your means. Don't be a "big hat, no cattle" person.
 - (1) **Pr 30:7-9** 8 Give me neither poverty nor riches. Feed me with the food that is needful for me, 9 lest I be full, deny you, and say, Who is the Lord? or lest I be poor, steal, and profane the name of my God.
 - (2) **Heb 13:5-6** 5 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. 6 So we can confidently say, The Lord is my helper; I will not fear. What can man do to me?
 - b) Keep your possessions to a minimum.
 - c) Budget. "You must gain control over your money or the lack of it will forever control you."³
2. Dave Ramsey's "Baby Steps"⁴ are gold!
 - a) Save \$1,000 for your starter emergency fund.
 - b) Pay off all debt (except the house) using the debt snowball.
 - (1) **Pr 22:7** 7 The rich rules over the poor, and the borrower is the slave of the lender.
 - (2) **Dt 15:6** 6 For Yahweh your God will bless you [Israel], as he promised you, and you shall lend to many nations, but you shall not borrow, and you shall rule over many nations, but they shall not rule over you.
 - (3) **Ps 37:21** 21 The wicked borrows but does not pay back, but the righteous is generous and gives.
 - c) Save three-six months of expenses in a fully funded emergency fund.
 - (1) **Pr 21:20** 20 Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.
 - d) Invest 15% of your household income in retirement.
 - (1) In the U.S., max out your Roth IRA every year (currently \$6,000/year). Invest the rest in your employer 401(k).
 - (2) In NZ, it's your KiwiSaver
 - (a) KiwiSaver is a voluntary savings scheme set up by the government to help New Zealanders to save for their retirement. You can choose to contribute 3%, 4%, 6%, 8% or 10% of your gross (before tax) wage or salary to our KiwiSaver account. Your employer has to contribute as

³ Dave Ramsey.

⁴ <https://www.ramseysolutions.com/dave-ramsey-7-baby-steps>



well – at least 3% of your gross salary. Along with KiwiSaver employer contributions, there's an annual government contribution as well.

- (3) Choose mutual funds with a good track record (5-10 years) in these four areas: growth, growth and income, aggressive growth, and international. The average annual return should outperform the S&P.
 - (4) **Ec 11:2** 2 Give a portion to seven, or even to eight, for you know not what disaster may happen on earth.
 - e) Save for your children's university fund.
 - f) Pay off your home early.
 - (1) Some churches pool together to give interest-free loans for each family to pay off their homes early.
 - g) Build wealth and give.
 - (1) **Ro 16:1-2** 1 I commend to you our sister Phoebe, a servant of the church at Cenchreae, 2 that you may welcome her in the Lord in a way worthy of the saints, and help her in whatever she may need from you, for she has been a patron of many and of myself as well.
 - h) A great NZ source of information is: <https://sorted.org.nz>.
3. Caveat: save, but don't put your ultimate trust in your savings.
- a) God is to be our strength, not our wealth.
 - (1) **Pr 18:10-11** 10 The name of Yahweh is a strong tower. The righteous man runs into it and is safe. 11 A rich man's wealth is his strong city, and like a high wall in his imagination.
 - b) We are to be rich toward God, not to lay up treasure for ourselves.
 - (1) **Lk 12:16-21** 16 And [Jesus] told them a parable saying, The land of a rich man produced plentifully, 17 and he thought to himself, What shall I do, for I have nowhere to store my crops? 18 And he said, I will do this. I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, Soul, you have ample goods laid up for many years. Relax, eat, drink, be merry. 20 But God said to him, Fool! This night your soul is required of you, and the things you have prepared, whose will they be? 21 So is the one who lays up treasure for himself and is not rich toward God.

D. Give All You Can.

1. There are many biblical passages dedicated to the principle of giving generously.
 - a) The one who waters will himself be watered.
 - (1) **Pr 11:24-25** 24 One gives freely, yet grows all the richer. Another withholds what he should give, and only suffers want. 25 Whoever brings blessing will be enriched, and one who waters will himself be watered.
 - b) God enriches us to be generous.
 - (1) **2 Co 9:10-11** 10 [God] who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of



- your righteousness. 11 You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.
2. Lending at no interest to our brothers and sisters is a great way of giving.
 - a) We are to be gracious and lend.
 - (1) **Ps 37:25-26** 25 I have been young, and now I am old, yet I have not seen the righteous forsaken or his descendants begging bread. 26 All day long he is gracious and lends, and his descendants are a blessing.
 - (2) **Ps 112:5-9** 5 It is well with the man who deals generously and lends, who conducts his affairs with justice. 6 For the righteous will never be moved. He will be remembered forever. 7 He is not afraid of bad news. His heart is firm, trusting in Yahweh. 8 His heart is steady. He will not be afraid, until he looks in triumph on his adversaries. 9 He has distributed freely. He has given to the poor. His righteousness endures forever. His horn is exalted in honor.
 - b) We are not to charge our brother or sister interest.
 - (1) **Dt 23:19-20** 19 You shall not charge interest on loans to your brother, interest on money, interest on food, interest on anything that is lent for interest. 20 You may charge a foreigner interest, but you may not charge your brother interest, that Yahweh your God may bless you in all that you undertake in the land that you are entering to take possession of it.
 3. We should be challenged to give at least 10% of our after-tax income and then increase that to 10% of our before-tax income.
 4. Giving to Ministry and the Poor.
 - a) In the short-term, I'd like us to get to a place where we:
 - (1) Have no debt except our homes.
 - (2) Funding a lead elder-pastor at \$36,000/year. This could be someone other than our family.
 - (3) Funding a church administrator at \$6,000/year.
 - (4) Saving \$24,000/year toward building purchase or church planting.
 - (5) Giving \$10,800/year to local, national, and global missions.
 - (6) Giving \$6,000/year to local families who really need it.
 - b) In the mid-term, I'd like to see us:
 - (1) In a new building.
 - (2) Saving 15% toward retirement.
 - c) In the long-term, I'd like to see us:
 - (1) Our children entering the workforce with no debt and a strong work ethic.
 - (2) Have all our homes paid off.
 - (3) Giving abundantly.

III. Conclusion.

- A. Gospel for non-Christians.
- B. Image. God is an ever-flowing fountain. We are like rivers allowing his



- (2) **Pr 11:24-25** 24 One gives freely, yet grows all the richer. Another withholds what he should give, and only suffers want. 25 Whoever brings blessing will be enriched, and one who waters will himself be watered.
- (3) If we are open-handed, God will be open-handed with us.
- C. Summary. (1) Biblical perspective on money and possessions; (2) Gain as much as you can; (3) Save as much as you can; and (4) Give as much as you can.
- D. Final charge. Let's get our finances in order so we can get to the place where we can give very generously!