

Money

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[0:00] There was a rich man who was dressed in purple and fine linen and lived in luxury every day. So begins one of Jesus' most famous and well-known parables.

Jesus told many memorable parables with striking characters, but this one is remarkable because it is so vivid. Do you remember what that parable is commonly called?

Rich man and Lazarus. You can tell it's striking because I can read one line and everyone has the entire story in their eye.

We're going to use this parable as a jumping off point for our next lesson in J.C. Ryle's book, Practical Religion. And Ryle calls this chapter Riches and Poverty.

Riches and Poverty. And it's a chapter about money. It's a chapter about money and our spiritual life. And money is a sensitive topic. Because it's a very personal topic.

[1:02] Someone said that money is a remarkable thing because it takes all of our personal energy and who we are and puts it into a portable form. And we can actually put something of who we are in our pocket.

Money is our will. It's how we express our will and our mind and our desires and our thoughts. It's our strength. It's our sweat and our tears and our fears.

Money is a very sensitive subject because it is so very personal. Because your money, in a lot of ways, represents you.

So this morning we want to see three basic truths. And after we see those three basic truths, we want to ask and answer a question. And then we have just some basic application.

So, our first three truths. Turn with me in your Bibles to Luke chapter 16. Luke chapter 16 and verse 19. And that is where we find the parable of the rich man and Lazarus.

[2:14] Luke chapter 16 and verse 19. We're just going to read the first part of this parable. Then we'll begin.

Luke chapter 16 and verse 19. There was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man's table.

Even the dogs came and licked his sores. The time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried.

In hell, where he was in torment, he looked up and saw Abraham far away with Lazarus by his side. So he called to him, Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.

So the first truth this morning, this is the first truth, is that how much money we have is not a good test of our spiritual condition.

[3:29] How much money we have is not a good test of our spiritual condition. We have two characters in this parable. The first one is the rich man. Jesus says he was clothed in purple and fine linen.

He lived in luxury every day. The King James says he fared sumptuously every day, which is even more vivid. He was a man that was steeped in luxury and in pleasure.

He was as rich as an ancient Jew could imagine. He wore the finest clothes. He ate the finest food. He lived in a very nice house. You can tell this because his house had a wall around it and a gate. And most of our houses don't have walls and gates. And most of their houses didn't either. So this is a very fine house. And then he had everything that money could buy.

He had everything that money could buy. And Jesus didn't fault him for that. He didn't fault him for that. He wasn't wicked because of his riches.

[4:35] He wasn't evil because he prospered in this world. There's a lot of people that think that if you're rich, you must have earned your money by committing some crime or some sin.

That you must have cheated someone or hurt someone to get the way you are. But Jesus never, ever said anything like that. It wasn't evil to be wealthy.

But he wasn't good because he was wealthy either. And many people think that as well. There's a lot of Christian teachers, so-called Christian teachers, that say that God wants us, God wants all of his children to be healthy and wealthy.

To live without any problems. But Jesus doesn't say that God blessed him with his wealth. His wealth obviously did come from God.

But it wasn't necessarily a blessing from God. He was rich. And that was simply the truth. And Jesus acknowledges that.

[5:37] So the next character is Lazarus. And if the rich man was rich, Lazarus was poor. Apparently, he only had enough friends to pick him up and lay him down at the gate.

He didn't have any food. He didn't have any family, apparently, or anyone to take care of him. He was sick. He was probably disabled.

He lived in disease and the dogs licked his sores. So the rich man fared sumptuously. But Lazarus longed to just eat the crumbs from the rich man's table.

So does Jesus commend him for his poverty? That's a question. Did Jesus commend him? Did Jesus say, it's a good thing that you're poor? No.

Did he reprove him? Did he chastise him because he was poor? No. He was just poor. Lazarus was simply poor. It isn't evil to be poor.

[6:37] And it isn't virtuous to be poor either. God has put many. He's put men into different positions. He's made some very wealthy. Some very poor. And he's made a lot of people in the in-between.

So as long as there's sin in this world, and as long as there's righteousness in this world, as long as there's wisdom and foolishness and health and sickness, there's going to be the rich and the poor. So if we were to this day, if we were to take all the money that was in the whole world and redistribute it so everyone has an equal amount, where would we be 50 years from now, do you think?

Same place. There would be some really rich people, some really poor people. Bill Gates would probably still be rich because he's very smart, very good at business.

And some of us would be very poor because we're not very good at business and such. There would be people that were sick, and some people would be well.

[7:46] And some people would have horrific accidents, and they would be impoverished because of it. And some others would lead, as it were, a charmed life, and nothing ever bad ever happened to them.

So there's always going to be rich, and there's always going to be poor. And Jesus simply acknowledges that situation. So remember what we're going for here. Our first lesson is that how much money you have is not a good test of your spiritual condition.

And now we see it. Because Lazarus dies, and the rich man dies, and death levels the playing field. The rich man has to die, and the poor man has to die.

And now we see who's rich and who's really not rich. So let me ask you, was the rich man really rich? No.

Was Lazarus really poor? No. No. The rich man fared sumptuously every day. He lived in luxury, but his soul was a wasteland.

[8:54] It was a desert. He was empty. There was nothing. He had silver and gold, but he had no treasure in heaven. He had nothing that he could take with him. He lived in purple.

He dressed himself in purple and fine linen, but he had no righteousness. He had no robe of righteousness to cover him. Was Lazarus really poor?

No. For all his misery, he was incredibly wealthy. He was rich beyond imagination. He had treasures in heaven that no one could ever touch, that no one could ever take away from him.

And death was his entrance into everlasting comfort and joy. Okay. So, how much money you have doesn't tell you anything about how you're doing spiritually.

So, when business is going well and you're making a lot of money, it doesn't mean anything about your spiritual condition. And when you're unemployed and you don't have any money coming in, it

doesn't mean that God is angry at you.

[10:02] It doesn't mean that you're doing poorly in spiritual matters. We can't measure God's favor or God's displeasure by the amount of money that we have in our checkbook.

It just doesn't work that way. So, right now, God is heaping up money. He's giving tons and tons of money to people that he plans on damning to hell forever and ever.

He's giving them so much money and he plans to bring them to everlasting ruin. And at the same time, if some of you are struggling financially, God could be extraordinarily happy with you.

Because of Jesus Christ, he could be seen over you. You could have no money in the bank and none on the way. And yet, because of Jesus, you are doing very well.

So, Lazarus was very poor, but he was exceedingly rich. And so, that's our first truth. That how much money you have, it doesn't say anything about your spiritual condition.

[11:06] No one can judge that by your checkbook. The second truth is this. How we use our money is a good test of our spiritual condition.

So, how we use our money is a good test of our spiritual condition. Our hearts are a maze. And they're a dark maze. We can't tell what's going on.

Our hearts are deceitful above all things. And who can know it? But, our checkbook and the way we use our money is like a map to our heart.

It's like a magnifying glass that shows us our desires. And remember I said at the beginning that money is this remarkable thing. Because it's who we are in a lot of ways.

And it's our personal energy reduced to portable form. And so, money puts hands and feet on our spiritual condition.

[12:08] It puts hands and feet on our desires and thoughts. So, I go into Walmart. And I walk back to the electronics section. And there they are.

All in a row. Beautiful flat screen TV after beautiful flat screen TV. And I put one of those in my cart. And I push it up to the register.

And I take out my money. And I take out my cash. And I put down my \$600. Or how much ever it costs. And I have just exposed my heart. I have said that this TV and what it can give to me is worth \$600.

I'm saying that \$600 worth of my time, my energy, and my sweat, and my work is worth this to me. I've chosen this TV because I appreciate it.

I appreciate what this TV could offer to me. It's entertainment and it's comfort. And I say, by paying for it, that I value what this TV can offer to me.

[13:15] Now, I'm not saying that's good or bad. It's not good or bad to buy a TV. I'm just trying to show you that how we use our money reveals our hearts.

It reveals what we value and what we don't value. Because we are going to put our money into things that we care about. And what we think is important. It shows us where God fits into our lives. And where he's absent. Where we don't think about him. It shows us where our family ranks. And where we rank. It shows what we worship. Our money is going to follow the things that we worship. And so how we use our money is constantly telling us our spiritual condition. It's constantly showing us our spiritual condition.

So let's look at this rich man again. Look at verse 19. He says that there was a rich man who was dressed in purple and fine linen and lived in luxury every day.

[14:15] There's nothing in this story that tells us that this rich man was an adulterer, a murderer, an atheist, a heretic.

Anything really wrong. But how he used his money shows what kind of person he was.

He lived in luxury. And he dressed in the finest clothes. And he lived in a really nice house. And there's nothing wrong with that. Except there was a beggar laying at his gate that was dying.

And that was in misery. And he didn't care for him at all. He didn't spend any money for him. The rich man was selfish.

He was respectable. And if you were to look at his checkbook, there wouldn't be anything really wrong in what he spent his money on. But he always used his money for himself.

[15:13] For his happiness and no one else's. So how he used his money was a good test for his spiritual condition. You couldn't see it in any other way except that he never spent his money on anyone else except himself.

And so I want to ask you, what is your checkbook saying about you? What is the way that you spend your money, say, about your spiritual condition?

Could I look into your checkbook and see that you value God? And that the kingdom of God is important to you. Could I see that you love your brothers and sisters?

Like our memory verse said. Because you are giving to them and you're spending your money on them. Could I see the wisdom there? Or would I see foolishness there?

Would I see disobedience? Or would I see obedience? Would your checkbook look like Mary's?

Lazarus's sister. Mary, when Jesus came to her house, she broke an alabaster jar full of expensive perfume that cost over a year's wages on his feet.

[16:29] Now can you imagine that? If you make about \$40,000 a year, that's like buying a Lexus and then destroying it. It is.

And she said, you know what, Jesus? You're worth this much to me. I'll buy a Lexus and I'll destroy it just to make you happy. Or would your checkbook look like the rich man's in the parable?

If you look through it, there's never any entries that were wrong. There's never any money spent on something that was illicit. But it was always just on you.

They all go straight back to you. To your comfort. To your desires. To you. To you. To you. So what does your checkbook say about your spiritual condition?

So we have seen that how much money we have is not a good test of our spiritual condition. But we've also seen that how we use our money is a very good test of our spiritual condition.

[17:31] Now, do you have any questions or comments or anything that you would like to add?

Okay. Then we're going to move to our third truth. And the third truth this morning is that money is dangerous.

Money is dangerous. And I struggled to decide if I wanted to say the love of money is dangerous or just money is dangerous. And it really comes down to the fact that money itself can be very dangerous.

It's not right. And it's not wrong to have money. But money itself can be very dangerous. So if you remember, we talked about in the book of James a couple months ago now, that there's great temptations to being poor and there's really great temptations to be rich.

There's temptations that come through our money. And the possession of money really starts so easily to turn into the love of money. Now, that's not to say that you have to have money to love it. But when you have it, it is easy to start loving it. So turn in your Bibles to 1 Timothy chapter 6. And Paul is going to tell us why that money can be so dangerous.

[18:50] 1 Timothy chapter 6 and verse 9. 1 Timothy chapter 6 and verse 9.

1 Timothy chapter 6 and verse 9.

Why was Achan destroyed? Do you remember?

Yeah. Right. He saw things that were very valuable. And because of what they could offer to him, the money that they could bring, he sold his life for them and he was destroyed.

Do you remember Balaam? Remember Balaam? He's an interesting figure. God used him to bless Israel when Balak, the king of Moab, had told Balaam to curse Israel.

[20:21] And so every time Balaam went to curse Israel, God put a blessing in his mouth. Now, was that the end of the story?

A lot of people stop there in the end of the story. And that's not where it ends. Balaam wants to earn his money. He wants to earn his wages.

And so because he can't verbally curse Israel, he does something else in order to earn his wages. He recommends that Balak use the Moabite women to seduce the Israelite men and to lure them into sexual immorality and into idolatry.

And why did he do that? Well, 2 Peter says, and Peter and 2 Peter says that Balaam loved the wages of wickedness.

Balaam loved money. And even though he had the words of God in his mouth and God spoke to him and there was an angel that was trying to stop him, he turned away from all of that.

[21:29] He turned away from the very word of God in order to gain money. So why did Judas Iscariot betray Jesus Christ?

For the money. John says he was a thief. He loved money. And he loved that he was the keeper of the bag because he could just take off whatever he wanted and spend it on himself and no one would know any better.

So here's a question that might come a little closer. Those are Old Testament examples and biblical examples. Why do so many children that are raised in the church and they grow up in churches like Grace Fellowship and they're raised in the truth and they know the gospel from infancy.

Why do they leave and then never show any interest later? There's probably many reasons, but one of the biggest reasons has to be that they love money.

They love what money can do. They're seduced by the world and they see things that they want and money is seen as the way to get them. And so they fall in love with money.

[22 : 40] And so they go the way of the rich man in this parable. They live respectable lives. They don't buy things that are illegal or wrong, but they're selfish and they spend their money on themselves and they live and die just to themselves.

So their God is their stomach and money gives them what they want. Okay. Money easily seduces the heart.

Money easily seduces our heart because it offers so much. It offers so much. And so men mistake it for a God and they begin to worship it.

And I'm going to read a statement to you and I want you to think about it for a second. And just think about if it's right or if it's wrong.

A feast is made for laughter and wine makes life merry, but money is the answer for everything. Money is the answer for everything.

[23 : 44] And I won't ask you to tell me if you think it's right or wrong because it's from the book of Ecclesiastes. And it's true. As long as we're looking at life under the sun.

If we have God out of the picture, money really is the answer for everything if we don't think about God. So let me ask you, what does money offer us?

Legitimately, what does money offer us? What can we do with our money? Okay. So, yep.

Insurance, right?

What else? A house. Mm-hmm. Vacations. Vacations. Okay. Things.

Just stuff. Stuff that I like. What else can you do with money? What's that? Buy food? Right. Okay.

[24 : 43] Eat at restaurants. Okay. Eat at restaurants. You can bless other people with it. Okay.

You can bless other people with it. That's good. Roger. It gives us a lot of temporal security where we don't have to depend on God.

Okay. I think everything that we said could be like boiled down into three basic groups. Okay. We can give ourselves protection of some kind.

We can give ourselves food and healthcare and a house and retirement. And retirement. Probably a lot of you are saving for retirement. And so there's protection.

Money offers us protection. Pastor John said vacation and restaurants. And those are fun things.

And you can do fun things with money. And you can also bless others.

You can give it away. And you can give it to things that you think are important. Now, those are legitimate things. But how do those turn into evil things?

[25 : 44] Wicked things that can seduce our hearts? Well, we look at a vacation. Or we look at things that we can buy. And we start to equate fun things with happiness.

And so we start trying to buy our happiness. When money doesn't buy happiness. Money can buy fun things. But it never buys happiness. And we can secure ourselves to a great extent.

We can save money and buy health insurance. And save up for retirement. And that way we can provide some security for ourselves. But the problem is people mistake that security for ultimate protection.

They mistake security for God's protection. And so they become hoarders. And they save to the point where they never give. And they never even have fun with their money.

Because they're worshipping. They're trying to get money to protect them from all of their problems. Because they desperately want security from every storm.

[26 : 50] They save and they save. And so they spend all their money on themselves. So do you see how legitimate things that money can offer can easily turn into illegitimate things?

Where we start to worship money. We start to pursue our happiness in money instead of God. So money is dangerous because it easily changes into that.

It easily tempts us into forsaking God. As Roger said. And trusting it instead of trusting God. And so those are the three truths.

How much money we have. It's not a good test of our spiritual condition. How we use our money is a good test of our spiritual condition. And the third thing is money is dangerous.

Money is dangerous. So now I have a question. If money is dangerous. But I'm going to have to have it. I'm going to have to use it.

[27 : 52] And I'm going to use it. How can I use it rightly? Safely? So do you understand my question? If money is really dangerous.

It can really seduce my heart into sinning. And into idolatry. But the fact is. I have money. And all of you have money. And we're going to have to use it.

So how do we use it? In a way that's safe. That's right. Well, Ryle answers the question this way.

The only way you can live safely with money.

Or in a God-honoring way with money. Is to have a pervading sense of the gospel of Jesus Christ.

A pervading sense of the gospel of Jesus Christ.

Because only the gospel is strong enough to break the grasp that we have on our money. Only the gospel is strong enough to break selfishness.

[28 : 51] So, when the gospel enters into a man's heart. It alone can revolutionize a man's heart.

And change him. So that he can handle money. And not worship it. He can use it. But not be owned by it. He can be its master.

Instead of its servant. So, knowing the futility of money. And how dangerous it can be. It's not enough. There's lots of people out in the world know that money can't buy them happiness.

Yet, they worship money. And duty is not enough. We can't say, I know I have to use my money in a God-honoring way. But just that command.

Just the duty. There it is. Is not strong enough. There's lots of people that know they have to honor God with their money. But they don't. Because without the gospel, duty has no strength.

[29 : 49] It can kill us. But it can't save us. The gospel cuts off selfishness. And the love of money at the root. And so, when Christ mesmerizes us.

And we're enthralled by him. And we're so in love with him. Then selfishness is broken. So, when a person goes to the cross. And he understands the meaning that Christ loved me.

And gave himself up for me. Then money loses its hold on him. Because there's another love in my heart. And there's no room for money.

So, when God's love breaks into his soul. Then that man could have millions of dollars. He could have all the money in the world. And it would mean nothing to him.

And Christians, we begin to understand that. Because we start to hold our money so lightly.

Because it's not our treasure. And as Paul said, All those things.

[30 : 54] He could have millions of dollars. And it would be considered rubbish. It's dung. It's worthless. It's just going away. So, the gospel enables a man to be freed from the slavery to money and to ourselves.

So, when a sense of the gospel pervades our lives, we find peace. And that's one of the key points. That we find peace. And so, we don't have to seek peace in what money can buy.

And when the gospel pervades our soul, we don't have to seek happiness in the things that we can buy. So, we don't have to buy the next and the biggest and the best thing.

Because our joy is in Jesus Christ. And that joy can't be taken away. And it can never be lessened. And when I find real, substantial hope.

That my best things, my best things are ahead. Then I don't have to chase the false hope. And the finite and the temporal hope that money offers.

[31 : 57] So, the first step to God glorifying money management is to get close to the cross. To get close to Jesus.

So, when we drag our sin into the light of the cross. And our selfishness. Then it can be mortified.

So, when we look at Christ loving us.

And dying for us. And suffering God's wrath for us. And when we meditate on Philippians 2. Which talks about what did Christ give up for us.

That he had the glories of heaven. And he gave them up to become a wandering, persecuted, homeless man. And he did that for us.

So, you know the grace of our Lord Jesus Christ. That though he was rich. Yet for your sakes he became poor.

[32:56] So that you through his poverty might become rich. So, if Christ gave up so much for us. And he gave up so much wealth for us.

How could we love it? And if money meant so little to him. That he didn't take time to gather it up. And he didn't live in order to have it. How can we love it?

How can we be selfish when he was so selfless? So, when the gospel pervades your heart. And fills your mind. Then, you're ready to handle money.

Because you can handle it as a master and not a servant. So, where do we go from here? Where do we go from here? I just want to offer some basic applications that come out of this lesson.

And the first application is an assignment. It's an assignment. Would you sit down with yourself or with your spouse.

[33:58] And examine how you're spending your money. All of us have money that God has put into our hands. He's called us to be good stewards of it. And so, sit down and think.

Am I spending my money in God-honoring ways? Or am I not? So, and ask yourself. Is the gospel pervading the way I handle money?

Am I bringing my checkbook into line with the cross? Am I using money in the way that Jesus would use money? So, if you look into your checkbook.

And you're looking at your budget. And you see nothing but bills and debt. And things like that. You should ask. Well, how did I get here? And what does this mean for me? What does this mean for my spiritual life?

Am I spending money unwisely? Am I spending money only on myself? Am I using my resources to grow the kingdom of God?

[35:01] Because that is the greatest thing that's going on in the earth now. It's bigger. It's better than your retirement. The return is sure. And if you spend your money there, you're laying up treasures in heaven.

That no stock market crash and no depression and no recession will ever take away. And so you have to ask yourselves. Am I buying things that I shouldn't be buying because of the gospel?

Am I, can I cut back? Can I cut some things off so that I have more money to spend on the kingdom of God? And I understand and I know that this is a sensitive topic.

Because it is a personal one. I mean, when you talk about someone's pocketbook, you're coming really close. But we have to talk about it. Because the Bible talks about it.

And we're talking about practical religion. And you don't get very much more practical than how you spend your money. James says this is the heart of true religion.

[36:07] That if our religion doesn't reach into our pocketbooks, then it hasn't gone very far at all. That it's worthless. Religion that God our Father accepts is pure and faultless is this.

To look after orphans and widows in their distress. And you can't look after orphans and widows in their distress without writing a check. Without spending some money on it.

So, if we never change the way that we use our money, if we never grow in that way, then it shows that our spiritual lives are stagnant.

If we spend our money the same way all the time, and only on ourselves, it shows that we're probably not growing spiritually. The second application is this.

Join prayer with your money. Join prayer with your money. And what I mean is, get in the habit of praying over your money.

[37:09] How do I spend this money, Lord? You've given it to me. You've called me to be a good steward. How do I do that? So we ask God how to spend it. We ask God for the right attitude towards it.

To keep us from falling into temptation with it. And we thank God for what He's given to us. Our money is really a blessing from God.

That He's given to us to bless us so that we can bless others. And we need to have that attitude. And that attitude only can come from God. So we pray over our money.

And we let God into our financial life, as it were. We let Him set up His kingdom, and His rule, and His law, over our checkbook.

And we also need to pray for wisdom in dealing with our money. We need to pray for wisdom. We have all sorts of things that we can spend our money on. There's good things.

[38:07] There's bad things. But, more or less, the biggest problem that we're going to face is, I think, what's the best way to do it? What's the best way that we can spend our money?

We can save it. We can give it to the church. We can give it to foreign missions. We can give it to Compassion Here. We can give it to Compassion Abroad. We can spend it on fun things. And we can spend it on political issues, like abortion. Compassion. Those are all legitimate things. And we need wisdom to know how we should do that with our money, how we should spend our money.

We also need wisdom for those sticky cases. When we're giving, and we're not sure if it's the right thing to do, where there's a chance that they'll take our money and abuse it.

They'll use it and abuse it. So we need to know whether to give money in that situation or not. And if we do, how much? And how often?

[39:12] And do we stop at a certain point? How do we spend our money on people that there's a risk there? We don't want to enable them to keep doing wrong things.

But we also don't want to be selfish. And that's, we don't want to have that heart that's so opposite of God.

Because we were unworthy. And we take His blessings and abuse it. But we should be very thankful that God gave anyways. And we want to have that same heart.

So there's hard knots to untie that we need wisdom in order to untie. And I think the easiest thing to do in a situation where it's really difficult to know what to do, at least for me and maybe for you, the easiest thing to do is to not do anything at all.

You don't know what to do, and so you just don't do anything at all. You let indecision reign there. And I don't think that really is a God-honoring way to use our money.

[40:19] And I'll tell you why. Because God is offering financial wisdom. He's offering wisdom to know how to use our money. And if we don't go to Him, we're showing that we don't, we're not taking Him at His word.

James says, If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault. So let's take Him at His word. Let's take our money before God and pray over it.

And ask for wisdom, for knowledge, for grace, to spend our money in a way that would be pleasing to Him. Let's pray. Our Heavenly Father, will You help us to obey Your word?

Lord, it would be very easy for any of us, me included, to go away from this lesson and not do anything about it.

But Father, I pray that in some way that we would bring our lives into line with Your word and with the gospel. That we would bring our financial lives into line with the gospel.

[41:28] that as we pay our bills and as we work and as we use our money, that there would be a pervading sense of Jesus Christ and His death and His resurrection and Your grace that You have set us free so that nothing would be our master, that no sin would reign over us.

When You help us to put to death the love of money and help us to put to death selfishness and that You would encourage us to love Jesus Christ, that through the Holy Spirit, You would build that into our lives, that we would live lives pleasing to You.

We ask these things in Jesus' name that He would have a bride that is beautiful and spotless and cleansed from every stain.

Father, will You make us beautiful here? For Jesus' sake, amen.