

Studies in Generosity

Part 5: Money Danger

TALKINGPOINTS WALKINGPOINTS



A publication of **TALKINGPOINTS**, the adult discipleship ministry of Triangle Community Church.

Talk together about the glory of God's kingdom. –Psalm 145:11
Love the Lord your God and **walk** in all his ways. –Joshua 22:5

Questions for Reflection & Discussion

- What from Sunday's message interested you? ...made sense to you? ...confused you? ...intrigued you? ...upset you? ...encouraged you? ...and **why**?
- Read Luke 18:18-23. Pastor Doug showed that this rich young ruler was unwilling to exchange earthly, material wealth for eternal, heavenly wealth. Do you think **you** would be willing to do so?

In Mark's telling of the story of the rich young ruler (10:17), what bodily position did he take?

If someone "**ran up to you and knelt before you**", what are the chances that he'd then reject you? So, **how** do you explain the incongruous nature of his response to his former apparent eagerness?

- Read Matthew 6:19-24.
What is commanded in v. 19a? What is commanded in v. 20a?
What does v. 19b and 20b say is the distinguishing factor between those two different treasures?
What rationale does v. 21 give for the two commands of v. 19a and 20a?
What exactly is the connection between the rationale (v. 21) and the distinguishing characteristic of each treasure? **Why** does the fact that one's heart follows one's treasure justify those commands?
What light does v. 24 shed on this matter? Why and how does this make the commands compelling?
- Return now to the rich young ruler (Luke 18:18-23) while keeping a finger in Matthew 6:19-24. How does Luke 18:21 reveal that the rich young ruler viewed himself as "enlightened"?
What does Matthew 6:22-23a say about the role of the eyes in bringing light into one's body?
Clearly, the rich young ruler **was** "spiritually blind" (he sold his eternal soul for "moth/rust/thief-vulnerable" money). But did he **think** that he was spiritually blind (see Luke 18:18, 20-21)?
So, "the light that was within him" actually was darkness—"great darkness" (Matthew 6:23b)! **How** do you know if the "light within you" actually is light, or indeed is darkness?

2022.9.4

Sermon Summary Key Text: Luke 18:18-30


Today we return to our series on generosity. We've discovered that it manifests itself in many ways. Finally we've arrived at generosity with respect to our money—and we are going to learn three things:

I. Money poses a great potential danger (v. 24-25). At first it looks like Jesus is saying that only rich people cannot go to heaven, but for everyone else—no problem! But the Bible tells of many rich people who went to heaven (eg. Abraham, David, Solomon, Job, Joseph of Arimathea and Zaccheus). They were fabulously rich! So notice Jesus' response to the question, "Then who can be saved?" He said, "The things that are impossible with people are possible with God" (v. 26-27). Jesus said that self-salvation is impossible for any person, rich or poor. Without God's intervention, no one would be saved. Jesus singled out the rich because money can create an extra barrier to faith. The Book of Proverbs often presents money in a positive light, but also acknowledges that it can be dangerous (11:4; 30:8-9).

II. Why money potentially is so dangerous (v. 18-21). It could look as if Jesus is saying that he would be saved by keeping the Law, but notice his previous parable (v. 9-14). The rich young ruler didn't think he had a sin problem; he didn't think he needed a Savior—just a little spiritual boost! So Jesus, the Master Teacher, tried to open his eyes: "You're not even good" (only God is)! He worshiped money instead of God. Salvation is only by grace—that never changes—but Jesus, the Master Teacher, approaches each person differently, according to what they worship instead of the true God. But this young man went away "sad"—deeply grieved, distressed, disoriented, staggered—because money was his god. Fact is, none of us loves God supremely, and that is what he deserves and requires. "No one is righteous, not even one" (Romans 3:10).

III. How to escape the power of money. **First**, assume that you too—just like the rich young ruler—are in denial regarding money's power over your life. You think that you need more than you actually do, and that the amount you can afford to give away is lower than what you actually can! **Second**, learn from the rich young ruler...the *right* "rich young ruler"—Jesus! Remember, Jesus *did* leave all in order to obey God, thus enriching us eternally (2 Corinthians 8:9). **Third**, have a plan to be financially generous (thus breaking money's power over you). Ask yourself, "What percentage of my income am I presently giving away?"—then, whatever it is, increase it! What lifestyle changes will you have to make in order to get there? Be honest—if the answer is, "Well, I'm not really going to have to make any lifestyle sacrifices to get there", then you're not giving sacrificially! Finally, make sure you follow through with your generosity plan. For example, you can even set up an automatic deposit.

God loves a **cheerful** giver. Blessing others out of our surplus should make us glad, not sad! If it doesn't, then we're still in bondage to money. God loves cheerful givers! Let's each be one!



A writing area consisting of a rounded rectangle with a pencil icon at the top left corner and ten horizontal lines for writing.



Honey—it's not too late to join a Bible study!
There are options for men, for women—
why, there's even one we can do together!
But we'd better act fast—they begin in a week.

For women:

- **2 Corinthians** (Monday evenings)



- **Ephesians for Moms of Littles** (Wednesday mornings, with childcare)



For men:

- **The Gospel of Mark** (Monday or Wednesday evenings)



For men and women together:

- **"One Perfect Life"** (Monday mornings or Wednesday evenings)
A "blended harmony" of the entire life of Christ, from Matthew, Mark, Luke and John.



Digging Deeper in Your Daily Quiet Time

When you think of "preachers" and "money"—what comes to mind?

Lavish lifestyles? Scandals? Hypocrisy?

Think again! That's the exception, not the rule.

While few Christians live up to ("down to"?) John Wesley's standards, we all wish to hear, "Well done, good and faithful servant."

But what will it take to hear those words from our Lord? Let's see...

This week, read the enclosed article, "What Wesley Practiced and Preached about Money". Highlight key ideas...whether they intrigue you, confuse you, challenge you, or anger you!

- Look up the passages of Scripture cited in this article, reading them in context.
- List the ideas with which you agree. **Why** do you agree with them?
- List the ideas with which you disagree. **Why** do you disagree with them?
- Review Wesley's three "simple, practical guidelines for every believer" found on page 3.
- Comment on the observation that spending money on nonessentials **increases** desires, rather than **satisfying** them (middle of page 3), and his application of this to spending on children.
- Review Wesley's four "questions to help decide how to spend money" (middle of page 4).
- What changes do you believe God would have you make in your financial stewardship?
- Rewrite Wesley's "suggested prayer before a purchase" in your own 21st century words.



John Wesley (see "What Wesley Practiced and Preached about Money") had very strong convictions about indulging children with possessions (see the middle of page 3, "Wesley had two reasons..." plus the next paragraph, beginning with "Wesley especially warned against...").

- **Have you seen this dynamic in action? Discuss it with your spouse.**
- **Do you agree or disagree with Wesley's views? Why or why not?**
- **Do you think you need to make any changes? Does your spouse agree?**
- **If yes, what changes do you think you should make~and when and how?**

What Wesley Practiced and Preached about Money

Charles Edward White

John Wesley (1703–1791) was a theologian who, along with his brother Charles, founded the movement which later became the Methodist Church.

John Wesley preached a lot about money. And with probably the highest earned income in England, he had the opportunities to put his ideas into practice. What did he say about money? And what did he do with his own?

John Wesley knew grinding poverty as a child. His father, Samuel Wesley, was the Anglican priest in one of England's lowest-paying parishes. He had nine children to support and was rarely out of debt. Once John saw his father being marched off to debtors' prison. So when John followed his father into the ministry, he had no illusions about the financial rewards.

It probably came as a surprise to John Wesley that while God had called him to follow his father's vocation, he had not also called him to be poor like his father. Instead of being a parish priest, John felt God's direction to teach at Oxford University. There he was elected a fellow of Lincoln College, and his financial status changed dramatically. His position usually paid him at least thirty pounds a year¹, more than enough money for a single man to live on. John seems to have enjoyed his relative prosperity. He spent his money on playing cards, tobacco and brandy.

While at Oxford, an incident changed his perspective on money. He had just finished paying for some pictures for his room when one of the chambermaids came to his door. It was a cold winter day, and he noticed that she had nothing to protect her except a thin linen gown. He reached into his pocket to give her some money to buy a coat but found he had too little left. Immediately, the thought struck him that the Lord was not pleased with the way he had spent his money. He asked himself, Will thy Master say, "Well done, good and faithful steward?" Thou hast adorned thy walls with the money which might have screened this poor creature from the cold! O justice! O mercy! Are not these pictures the blood of this poor maid?

What Wesley Did

Perhaps as a result of this incident, in 1731, Wesley began to limit his expenses so that he would have more money to give to the poor. He records that one year his income was 30 pounds and his living expenses 28 pounds, so he had 2 pounds to give away. The next year his income doubled, but he still managed to live on 28 pounds, so he had 32 pounds to give to the poor. In the third year, his income jumped to 90 pounds. Instead of letting his expenses rise with his income, he kept them to 28 pounds and gave away 62 pounds. In the fourth year, he received 120 pounds. As before, his expenses were 28 pounds, so his giving rose to 92 pounds.

¹ Thirty pounds Sterling in the year 1750 equals about \$75,000 today.

Wesley felt that the Christian should not merely tithe but give away all extra income once the family and creditors were taken care of. He believed that with increasing income, what should rise is not the Christian's standard of living but the standard of giving.

This practice, begun at Oxford, continued throughout his life. Even when his income rose into the thousands of pounds sterling, he lived simply and he quickly gave away his surplus money. One year his income was a little over 1400 pounds. He lived on 30 pounds and gave away nearly 1400 pounds. Because he had no family to care for, he had no need for savings. He was afraid of laying up treasures on earth, so the money went out in charity as quickly as it came in. He reports that he never had 100 pounds at any one time.

Wesley limited his expenditures by not purchasing the kinds of things thought essential for a man in his station of life. In 1776, the English tax commissioners inspected his return and wrote him the following: "[We] cannot doubt but you have plate for which you have hitherto neglected to make an entry." They were saying a man of his prominence certainly must have some silver plate in his house and were accusing him of failing to pay excise tax on it. Wesley wrote back: "I have two silver spoons at London and two at Bristol. This all the plate I have at present, and I shall not buy any more while so many round me want bread."

Another way Wesley limited expenses was by identifying with the needy. He had preached that Christians should consider themselves members of the poor, whom God had given them money to aid. So he lived and ate with the poor. Under Wesley's leadership, the London Methodists had established two homes for widows in the city. They were supported by offerings taken at the band meetings and the Lord's Supper. In 1748, nine widows, one blind woman, and two children lived there. With them lived John Wesley and any other Methodist preacher who happened to be in town. Wesley rejoiced to eat the same food at the the same table, looking forward to the heavenly banquet all Christians will share.

For almost four years, Wesley's diet consisted mainly of potatoes, partly to improve his health, but also to save money. He said: "What I save from my own meat will feed another that else would have none." In 1744, Wesley had written, "[When I die] if I leave behind me ten pounds ... you and all mankind [may] bear witness against me, that I have lived and died a thief and a robber." When he died in 1791, the only money mentioned in his will was the miscellaneous coins to be found in his pockets and dresser drawers.

What had happened to the rest of his money, to the estimated thirty thousand pounds he had earned over his lifetime? He had given it away². As Wesley said, "I cannot help leaving my books behind me whenever God calls me hence, but in every other respect my own hands will be my executors."

² Today, this equals 75 *million* dollars.

What Wesley Preached

Wesley's teaching on money offered simple, practical guidelines for every believer. Wesley's first rule about money was "**Gain all you can**". Despite its potential for misuse, money in itself is something good. There is no end to the good it can do: "In the hands of [God's] children, it is food for the hungry, drink for the thirsty, raiment for the naked. it gives to the traveler and the stranger where to lay his head. By it we may supply the place of a husband to the widow, and of a father to the fatherless. We may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain. It may be as eyes to the blind, as feet to the lame: yea, a lifter up from the gates of death!"

Wesley adds that in gaining all they can, Christians must be careful not to damage their own souls, minds, or bodies, or the souls, minds, or bodies of anyone else. He thus prohibited gaining money through industries that pollute the environment or endanger workers.

Wesley's second rule for the right use of money was "**Save all you can**". He urged his hearers not to spend money merely to gratify the desires of the flesh, the desires of the eye or the pride of life. he cried out against expensive food, fancy clothes, and elegant furniture: "Cut off all this expense! Despise delicacy and variety and be content with what plain nature requires."

Wesley had two reasons for telling Christians to buy only necessities. The obvious one was so they would not waste money. The second was so they would not increase their desires. The old preacher wisely pointed out that when people spend money on things they do not really need, they begin to want more things they do not need. Instead of satisfying their desires, they only increase them: "Who would defend anything in gratifying these desires, if he considered that to gratify them is to increase them? Nothing can be more certain than this: Daily experience shows that the more they are indulged, they increase the more."

Wesley especially warned against buying too much for children. People who would never waste money on themselves might be more indulgent with their children. On the principle that gratifying a desire needlessly only tends to increase it, he asked these well-intentioned parents: "Why should you purchase for them more pride or lust, more vanity or foolish and hurtful desires? ...Why should you be at further expense to increase their temptations and snares and to pierce them through with more sorrows?"

John Wesley's third rule was "**Give all you can**". One's giving should begin with the tithe. He told the one who does not tithe, "Thou doest undoubtedly set thy heart upon thy gold" and warned, "It will 'eat thy flesh as fire!'" But one's giving should not end at the tithe. All of the Christian's money belongs to God, not just the first tenth. Believers must use 100 percent of their incomes as God directs.

And how has God directed Christians to use their incomes? Wesley listed four scriptural priorities:

1. Provide things needful for yourself and your family (1 Tim. 5:8). The believer should make sure the family has the necessities and conveniences of life, that is, “a sufficiency of plain, wholesome food to eat, and clean raiment to put on” as well as a place to live. The believer must also insure that the family has enough to live on if something were to happen to the breadwinner.
2. “Having food and raiment, let us be therewith content” (1 Tim. 6:8). Wesley adds that the word translated raiment is literally coverings and thus includes lodging as well as clothes. “It plainly follows whatever is more than these is, in the sense of the apostle, riches - whatever is above the plain necessities, or at most, conveniences, of life. Whoever has sufficient food to eat, and raiment to put on, with a place to lay his head, and something over, is rich.”
3. “Provide things honest in the sight of all men” (Rom. 12:17) and “Owe no man anything” (Rom. 13:8). Wesley said the next claim on a Christian’s money was the creditors’. He adds that those who are in business for themselves need to have adequate tools, stock, or capital for the carrying on of the business.
4. “As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith” (Gal. 6:10). After the Christian has provided for the family, the creditors, and the business, the next obligation is to use any money that is left to meet the needs of others.

In giving these four biblical principles, Wesley recognized some situations were not clear-cut. It isn’t always obvious how the Christian should use the Lord’s money. Wesley accordingly offered four questions to help his hearers decide how to spend the money:

1. In spending this money, am I acting like I owned it, or am I acting like the Lord’s trustee?
2. What Scripture requires me to spend this money in this way?
3. Can I offer up this purchase as a sacrifice to the Lord?
4. Will God reward me for this expenditure at the resurrection of the just?

Finally, for the believer who is still perplexed, John Wesley suggested this prayer before a purchase:

“Lord, thou seest I am going to expend this sum on that food, apparel, furniture. And thou knowest I act therein with a single eye, as a steward of thy goods, expending this portion of them thus, in pursuance of the design thou hadst in entrusting me with them. Thou knowest I do this in obedience to thy word, as thou commandest, and because thou commandest it. Let this, I beseech thee, be a holy sacrifice, acceptable through Jesus Christ! And give me a witness in myself, that for this labor of love I shall have a recompence when thou rewardest every man according to his words.”

He was confident that any believer who has a clear conscience after praying this prayer will be using money wisely.