Money, Possessions, and Eternity
Lesson #1: Why is Money So Important to God?

“He who has God and everything has no more than he who has God alone.”
C.S. Lewis

“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 character. All through Scripture there is an intimate correlation between the development of a man’s character and how he handles his money.”
Richard Halverson

Opening Questions

1. Why are you interested in this study?
2. What about this study intimidates you or is scary to you?
3. How would you like God to work in your life as a result of this study?

I. A Surprising Focus of the Bible

A. Amazing Facts
   1. Scripture devotes approximately twice as many verses (about 2,350 of them) to money as it does to faith and prayer combined
   2. Jesus said more about money than about both heaven and hell
   3. 15% of Jesus’ recorded words are about this topic!!

B. Key Question: WHY??

Question #1: Why do you think this is so?? What is there that God knows about money that we don’t?

II. Money and Salvation

A. The Conversion of Zacchaeus
   1. Cheating prosperous tax collector
2. Jesus invited himself over to Zacchaeus’s house for a meal.

3. After listening to Jesus proclaim the gospel of the Kingdom, this is what happened:

**Luke 19:8-10**  Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."  Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost."

Question #2: Why did Jesus react this way to Zacchaeus’s cheerful willingness to part with his money? Why did He link it to Zacchaeus’s salvation from sin?

B. The Non-Conversion of the Rich Young Ruler

1. Seemed to be a perfect “candidate for discipleship”: humble, successful, showing great interest in Jesus, outwardly moral, but knowing he needed more.

2. Jesus shocks him (and us):

**Matthew 19:21-26**  Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."  When the young man heard this, he went away sad, because he had great wealth.  Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven.  Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."  When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?"  Jesus looked at them and said, "With man this is impossible, but with God all things are possible."

3. We would have handled the case very differently than Jesus

4. When we found out the young man’s spiritual interest, we would have said something like “Just believe, that’s all… Just ask God into your life. You don’t really have to do anything else.” And when the rich young ruler said “Okay, I believe” we would have considered him a genuine follower of Christ.

Randy Alcorn: “Think how blessed we would feel, knowing that God’s Kingdom was greatly enhanced by the conversion of this well-known wealthy man! Soon there would be articles and books about him. He’d be on TV and radio talk shows. He’d be put on mission and church boards, speak at rallies, and receive invitations to share his testimony in churches and conferences across the country, likely making him into a richer young ruler.” [Money, Possessions, and Eternity, p. 4-5]
Question #3: What does Jesus’ encounter with the rich young ruler teach us about salvation?

Question #4: Does Jesus call on all converts to sell everything they have? If not, what does this story say to every Christian?

5. Another example: Ephesian occultists on conversion:

Acts 19:19 A number who had practiced sorcery brought their scrolls together and burned them publicly. When they calculated the value of the scrolls, the total came to fifty thousand drachmas.

Note: a drachma is a day’s wage; so this amounts to about 137 year’s wages... or a little less than the wages earned by fourteen men over ten years!

C. Early Church: Proving Conversion by Generous Selling and Sharing

Acts 2:44-45 All the believers were together and had everything in common. 45 Selling their possessions and goods, they gave to anyone as he had need.

Acts 4:32 All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had.

Acts 4:34-37 There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales 35 and put it at the apostles' feet, and it was distributed to anyone as he had need. 36 Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means Son of Encouragement), 37 sold a field he owned and brought the money and put it at the apostles' feet.

D. Spiritual Principle: There is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions

E. Why? The Deeper Issue is IDOLATRY…

Romans 1:25 They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator-- who is forever praised. Amen.

Question #5: What is the connection between salvation and money that you can draw from all these verses?

III. A Poor Woman and a Rich Man

A. Put Yourself in the Place of a Financial Planner: Two Case Studies

B. First Case: A poverty-stricken widow, down to her last two copper coins; she wants to donate it to the Lord’s work
Question #6: What advice would you give her?

C. Second Case: a successful, hardworking middle-aged farmer whose crop production has been excellent. He tells you “I’m planning to tear down my old barns to build bigger ones so I can store up more crops and have plenty saved for the future. Then I can take it easy, retire early, and maybe do some traveling and golfing. What do you think?”

Question #7: What advice would you give him?

The Texts:

Mark 12:41-44  Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. 42 But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. 43 Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. 44 They all gave out of their wealth; but she, out of her poverty, put in everything-- all she had to live on."

Luke 12:15-21  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." 16 And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself, 'What shall I do? I have no place to store my crops.' 18 Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'" 20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

Question #8: Why does Jesus hold the widow up as an example of giving?

Question #9: Why does Jesus call the rich man a fool?

Question #10: What does it mean to by “rich toward God” in Luke 12:21?

Question #11: Comment on this paragraph from Alcorn: “Who are featured more frequently in Christian magazines and talk shows—poor widows or rich fools? Who receives the most respect and attention in many Christian organizations? Who is more highly esteemed in most churches? Who typically serves on our boards and determines the direction of our ministries? Today, don't we have a scarcity of poor widows and a surplus of rich fools?”
IV. The Story Money Tells

A. Money is a Litmus Test of our Spiritual Life
   1. Our stewardship of our money becomes the story of our lives

B. Warning for Us:

If this is true, isn’t there a special warning to us Christians who live in an age of unparalleled affluence?

American Christians was staggeringly wealthy compared to most Christians who have ever walked the earth, or even walk the earth RIGHT NOW!

C. Judgment Day
   1. Jesus sitting and watching how the people give is a picture of future accountability on Judgment Day
   2. God clearly considers how we spend our money to be HIS business

Matthew 25:19 After a long time the master of those servants returned and settled accounts with them.

Romans 14:12 So then, each of us will give an account of himself to God.

Hebrews 4:13 Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.

Question #12: Having considered these insights, what would you say to a Christian who feels that how he handles his money is his own business?

V. Hitting Close to Home

A. Christ’s Central Call in Discipleship

Matthew 16:24-26 Then Jesus said to his disciples, "If anyone would come after me, he must deny himself and take up his cross and follow me. 25 For whoever wants to save his life will lose it, but whoever loses his life for me will find it. 26 What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?

B. Key Question: How can we deny ourselves, take up our crosses daily and follow Jesus, and that have no impact on the way we handle our money and possessions?

C. Why does so much contemporary Christian teaching on money stress the parts of the Bible that do not apply to us?
D. Could it be that Jesus intends to wound us, to pierce us in this area? To “hit close to home?” Could it be that we have some significant growing to do here?

E. You may be feeling, “I’d rather not deal with all this. I’d rather be left alone in this matter.” But a true Christian cannot be content knowing that his/her Lord may not be pleased with an area of their lives.

F. God may well ask on Judgment Day, “What more could I have said to you to be clear about this issue?”

G. Paul says, “God loves a cheerful giver.” (2 Corinthians 9:7)

Question #13: Why do you think He does? How does one become cheerful in giving?

VI. Alcorn’s Challenging Illustration

- Randy Alcorn has come to the place where he realizes: we were made for one Person and one place—Jesus is the person and heaven is the place.

- This is not a book on the mechanics of investing, or new loopholes in the tax code or the best way to refinance a home

- “Before we learn the fine art of building a sturdy boat or the skill of staying in the boat as we head down the rapids, we should make certain that our desired destination is really downstream rather than upstream. Because if its upstream, we would do better to get off the river altogether, forget the boat and plot our course by land. It may be a harder trip but isn’t the whole point to arrive at the proper destination?”

Question #14: Comment on this provocative paragraph from Alcorn. What insights does it give you into the type of book this is? How would you apply what Alcorn is saying here?

- This book is about four issues about money: 1) What it is; 2) Whose it is; 3) How God view it; 4) Its potential use for two different kingdoms.

- Read the summary of the book on these pages, starting at the middle of p. 13

Question #15: How important is it to develop an eternal perspective in the handling of money? How do we do this?