

**The Bible and Personal Finances  
Part 6**

This morning we will continue our series on, “The Bible and Personal Finances.” So far we have considered the foundational truth that God owns everything and we are only stewards of whatever God has entrusted to us (Deuteronomy 10:14; Psalm 24:1). And then we began to consider biblical principles that will help guide us in that stewardship. Principles if understood and applied will significantly curtail our appetite to consume all that the Lord has entrusted on things that are destined to perish.

So what was the first biblical principle that I shared with you? The first biblical principle that I shared with you was that it is more blessed to save than to borrow (Deuteronomy 15:6, 28:12).

And what was the second principle that I shared with you? The second biblical principle that I shared with you was that it is more blessed to give than receive (Acts 20:35). How blessed? Exceedingly blessed!

So in light of the blessedness of giving, certain basic questions needed to be asked and last week we began to answer those questions. And what was that first question? Based on the Scriptures, can we know how much to give? And what was the answer? In light of the exceeding blessedness of giving we should cheerfully and generously give as the Lord has prospered us. That was the answer.

I would therefore like to think that in light of what was shared last week that there are people here this morning that actually believe they should be giving more than have been, which leads us to our next basic question. Based on the Scriptures, how can we know where to give? So what is the answer to that question?

We need to give our money where we believe it will accomplish the most good as possible (1 Timothy 6:17-18). Let me read for you **1 Timothy 6:17-18**. **“Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. (18) Instruct them to do good, to be rich in good works, to be generous and ready to share.”** So does this

passage apply to us? Of course it does! We are what the world would call “rich Americans.”

And based on the teaching of these verses what are we to do? We are to be rich in good works. And therefore, if our goal is to be rich in good works, which it should be, then we should in fact be consciously seeking to reach that goal. But where do we begin?

In seeking to use our material wealth to accomplish the most good as possible begins with us making sure that the needs of three different groups are met. So who are these three groups of people? First of all, in seeking to use our material wealth to accomplish the most good as possible we must make sure that the needs of our neighbors are met (Luke 10:25-37).

The importance of this I believe is communicated to us very clearly in the story of the Good Samaritan in **Luke 10:25-37**.

And what was the occasion of this particular story? A man seeking to be justified by works asked Jesus what he must do in order to inherit eternal life. Jesus responded by telling him that he needed to love God with all his heart, with all his soul, with all his strength and with all his mind, and then He added that he was to love his neighbor as himself.

So what was Christ trying to accomplish by what He said? He was attempting to humble this man. He was attempting to show him that no person through his or her own good works could possibly inherit eternal life.

So how did this man respond to what Christ shared with Him? He responded by asking Christ another question, who is my neighbor? And now listen to Christ’s response. **“Jesus replied and said, ‘A certain man was going down from Jerusalem to Jericho; and he fell among robbers, and they stripped him and beat him, and went off leaving him half dead. (31) And by chance a certain priest was going down on that road, and when he saw him, he passed by on the other side. (32) And likewise a Levite also, when he came to the place and saw him, passed by on the other side. (33) But a certain Samaritan, who was on a journey, came upon him; and when he saw him, he felt compassion, (34) and came to him, and bandaged up his wounds, pouring oil and wine on them; and he put him on his own beast, and brought him to an inn, and took care of him.**

**(35) And on the next day he took out two denarii and gave them to the innkeeper and said, ‘Take care of him; and whatever more you spend, when I return, I will repay you.’ (36) Which of these three do you think proved to be a neighbor to the man who fell into the robbers’ hands? (37) And he said, ‘The one who show mercy toward him.’ And Jesus said to him, ‘Go and do the same.’”** So based on these words spoken by Christ, how important would it be for us to meet the needs of our neighbors? I would think it would be very important. It’s mandatory! And this is why when we begin to discuss the use of our material resources to accomplish as much good as possible we must consider whether or not the basic needs of our neighbors have been met.

So in light of this let me ask you this question. “Who, based on the words of Christ in the story of the Good Samaritan, is our neighbor? Based on the words of Christ in Luke 10:30-37 our neighbor is any person outside of our family that God in His providence brings across our path. And this of course is a rather large group of people.

It would include not only those who live around us in our neighborhood, but it would also include those we work with, those we play with, those we go to school with or any person that God providentially brings across our path, such as was the case with the good Samaritan.

But someone might ask what about the people who are living in poverty in other parts of the world? What about them? Could we ever consider them our neighbors? And the answer is yes! Certain ones of them could become our neighbors. And this depends upon whether or not God in His sovereignty somehow links them to us.

We see this actually happening in **Galatians 2** after Peter, James, and John admonished Paul to remember the poor. So let me ask you this question. When Peter, James and John admonished Paul to remember the poor, what poor were they admonishing him to remember? Clearly from the subsequent action of Paul in collecting money from the churches of Macedonia and Achaia for the poor saints of Judea we would have to conclude that it was the poor saints of Judea that Peter, James and John had in mind when they admonished Paul “to remember the poor.” In other words, God in His sovereignty had linked the poor saints of Judea to Paul when he was visiting

Peter, James and John in the area of Judea in **Galatians 2** or perhaps even earlier.

So how might this apply to us? We as a church are presently seeking to identify a church in northern Mexico so that we might partner with them for the purpose of reaching the Mexican people for Christ. If God in His sovereignty so blesses us in this way then of course we will find ourselves with many more “neighbors,” “Mexican neighbors” who we will be responsible to care for with the resources the Lord has blessed us with.

Are we responsible for every poor person in this world or even in the Antelope Valley? No! But we are responsible for all those that God in His sovereignty has brought across our path; or in other words, we are responsible for all those that God in His sovereignty has linked us or will link us with on some personal level.

So now let me ask you this question. Could there ever be an exception to what I just shared with you based on God’s Word? And the answer is yes. Though we are responsible to meet the basic needs of those that God providentially brings across our path this does not include freeloaders (2 Thessalonians 3:6-10).

Let me read for you **2 Thessalonians 3:6-10**. **“Now we command you, brethren, in the name of our Lord Jesus Christ, that you keep aloof from every brother who leads an unruly life and not according to the tradition which you received from us. (7) For you yourselves now how you ought to follow our example, because we did not act in an undisciplined manner among you, (8) nor did we eat anyone’s bread without paying for it, but with labor and hardship we kept working night and day so that we might not be a burden to any of you; (9) not because we not have the right to this, but in order to offer ourselves as a model for you, that you might follow our example. (10) For even when we were with you, we used to give you this order: if anyone will not work, neither let him eat.”**

Are we responsible to supply for the basic needs of our neighbors? Yes we are responsible. But we are not responsible to supply for freeloaders. We are not responsible to supply for those people who are living unruly lives.

When someone comes up to us at the local gas station and asks me for money, I will not provide him money. I will not even provide him money to get food. I will not even go into the grocery department to give him food. I will give him directions to our church and tell him that if he comes we will provide food for him and if they want to continue to receive food they will need to attend our church. Why do I do this? I want to make sure that this person is not unruly and leading an undisciplined life so in effect I am giving him a task to perform or a work to do. If he comes he will be provided for. If he does not come I don't believe that I have failed him. In fact, I believe I would have failed him if I did not give him the opportunity to work.

I would encourage you to do the same thing. We have a food pantry at our church and we will supply non-perishable items from this pantry to any needy person that makes the effort to come to us. We will even supply for them a gift card to a local market so that they can secure perishable items. This approach we believe is consistent with the teaching of **2 Thessalonians 3:6-10**.

Now in light of all that I have shared with you about our responsibility to our neighbors can you presently think of anyone, outside your family, that God has providentially brought across your path that needs help? If you can think of someone then you are responsible before God to cheerfully and generously supply for their basic needs according to how the Lord has prospered you.

But this is not the only group of people that we need to be aware of when we are seeking to accomplish the most good as possible with the material resources the Lord has blessed us with.

In seeking to use our material wealth in order to accomplish the most good as possible we must make sure that the needs of our family are met. When we think in terms of family it should include both our biological and spiritual family.

Let us first of all consider our biological family. The Bible makes it very clear that if we fail to provide for the basic needs of our biological family we have failed to do what is right (1 Timothy 5:8). Let me read for you **1 Timothy 5:8. "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is**

**worse than an unbeliever.”** So who exactly are we responsible for in respect to our biological family? We are responsible for those living in our house or those who are members of our household and we are even responsible for those family members living outside of our house or outside of our household, based on **1 Timothy 5:8**.

But again please remember we are not responsible to supply for any person that is living an unruly or an undisciplined life. Not only are we not responsible to supply for them we are being irresponsible if we do so. If you are a parent of an unruly or disciplined adult child may God give you the grace to withhold your hand from helping them. I know that this will be hard but this is what we must do.

But now let us move from our responsibility to supply for the needs of our biological family to our responsibility in supplying for the needs of our spiritual family.

The Bible makes it very clear that if we fail to provide for the basic needs of our spiritual family we have failed to do what is right (James 2:14-17). Let me read for you **James 2:14-17**. **“What use is it, my brethren, if a man says he has faith, but he has no works? Can that faith save him? (15) If a brother or sister is without clothing and in need of daily food, (16) and one of you says to them, ‘Go in peace, be warmed and be filled,’ and yet you do not give them what is necessary for their body, what use is that? (17) Even so faith, if it has no works, is dead, being by itself.”**

How important is it for us to take care of our brothers and sisters in Christ within our church family when we have the opportunity to do so? It is extremely important. It identifies us as a true follower of Christ.

Now in light of all that I have shared with you about our responsibility to our family, whether that is our biological or spiritual family, can you think of anyone within your family that needs help? If you can think of someone then you are responsible before God to cheerfully and generously supply their basic needs according to how the Lord has prospered you.

But it is not just our neighbors and our families that we need to consider when we are thinking about where we should give. There is still yet another group.

In seeking to use our material wealth in order to accomplish the most good as possible we must make sure that the needs of our ministers and their ministries are met (I Corinthians 9:11,14; 1 Timothy 5:17-18).

Let me read for you **1 Corinthians 9:11**. In this particular verse Paul is speaking to the Corinthian church and he says this, **“If we sowed spiritual things in you, is it too much if we should reap material things from you? And then down a little further in the text it says, “So also the Lord directed those who proclaim the gospel to get their living from the gospel.”** And now let me read for you **1 Timothy 5:17-18**. **“Let the elders who rule well be considered worthy of double honor, especially those who work hard at preaching and teaching. (18) For the Scripture says, ‘You shall not muzzle the ox while he is threshing’ and ‘The laborer is worthy of his wages.’”**

In the early church, based on these Scriptures and others like them, ministers were receiving gifts directly from the people. Not only supporting them but also most likely supporting their ministries. Times have now changed. Rather than giving directly to our ministers we give our money to the local church.

So how has this church family been doing in respect to supporting the ministers and ministries of this local church? This church family has done very well.

But if you after last’s weeks message believe that you should be giving more and you would like this extra giving to go to the ministers and ministers of this church then let me direct your attention to our giving envelopes.

On this giving envelope there are three different funds.

(1) The general fund of our church supports the salaries and present ministries of our church. The giving to this particular fund has grown significantly over this past year. We however are still a little short of having all our salaries and ministries fully funded. So any extra giving to our general fund would prove to be very helpful.

(2) We also have a building fund. The giving to this fund has also been generous and has continued to be sufficient to pay our loan payment. But in

light of the present state of the economy this obviously might be uncertain in the near future. So it would be nice to see a certain amount of increase to this fund in order to assure us that our building fund income will continue to be sufficient to cover our loan payment. And of course if there is a lot of increased giving this would not only allow us to finish off a few things in the kitchen area of our new building but it would even allow us to pay down loan which would be a wonderful thing as I explained to you when we considered the biblical principle that it is more blessed to save than to borrow.

(3) And finally we also have an intern fund. The intern fund supports our two full-time interns: Kyle Jenison and Nathan Fogde. Presently these funds are close to being fully funded but as we look to the future we believe there will be an additional need in respect to this fund as we seek to transition at least one of our interns to full-time staff and hopefully open the door for other full-time interns to be supported by our church when the door of opportunity opens itself to us.

Is our church a good investment? I believe it is! I believe that we are committed to making disciples, baptizing them in the name of the Father, Son and Holy Spirit and teaching them to observe all that Christ commanded us. So hopefully any money that are you led to give to support our ministers and ministries will produce a great deal of good.

This morning we have sought to answer the question: How can we, based on the Scriptures know where to give? So what is the answer to that question? We need to give our money where we believe it will accomplish the most good. And where might that be? In seeking to use our material wealth to accomplish the most good as possible begins with us making sure that the needs of three different groups are met.

And what were these three groups whose needs we have a biblical responsibility to consider before any other giving decision is made? Those three groups would be our neighbors, our family (both biological and spiritual) and our ministers and therefore their ministries. And once these have been considered we are free to give wherever we believe the most good will be accomplished.



May God give us the grace to accomplish as much good as we can with the material wealth He has entrusted to us.

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