

## Chapter One

# THE SOURCE OF MONEY

People who work in sales commonly have to save their receipts for income tax purposes. My accountant tells me that some of them keep careful records, while others throw all of their receipts in a shoebox and give it to her. She has to sort through all of their expenses one by one for the year in order to do their taxes. It's probably clear which method she appreciates most!

Imagine that all of your receipts for the year are preserved in a shoebox—every trip to the grocery, every piece of clothing, every gallon of gas, every cup of coffee, every dollar you gave and anything else you spent, saved, or gave that year. Then imagine that someone is allowed to go receipt-by-receipt, day-by-day, and expense-by-expense through one year of your life. Think how much they could learn! They would quickly discern what you value and what you don't value by how you used your money. They would uncover where recreation lies on your scale of options in life, and how important clothes, cars, computers, and cuisine are to your lifestyle. Your receipts would reveal how much you give away and how much you keep for yourself. It's a rather scary scenario, isn't it? It's like having your whole life exposed to another person...all from the contents of a shoebox!

Financial resources are a worldwide fact of life. More of Jesus' words in the Gospels touch on the subject of money than on any other subject, including heaven and hell. Jesus used this topic because everyone can connect with it. Not everyone is married, not everyone has children, not everyone works, but everyone must deal with money, even if they don't have much!

Money is like a window into your soul. Your resources and how you use them is a snapshot of your whole life. It shouldn't be surprising that God gives us a lot of information about money in the Bible. He tells us where it comes from, what place we should allow it to have in our lives, and how we should earn it, use it, save it, and give it. We ignore his instruction at our peril.

How can we put money in perspective? The best place to start is at the most basic level by answering three questions: First, where does money come from? Second, how do we acquire it? Third, how should we spend it?

## GOD OWNS EVERYTHING

The first and most basic fact we must face from God's book is that God owns everything: "The earth is the LORD's, and everything in it, the world, and all who live in it" (Psalm 24.1). As the Creator, he is the owner of everything he has made. All things are under his control: the air, land, water and minerals are his; the plants, trees, animals, fish, and humans are his; even the things we have skillfully made are his—automobiles, houses, computers and every thing else—because we have only made them using his materials.

"The silver is mine and the gold is mine," declares the LORD Almighty"  
Haggai 2.8

God tells us that even money belongs to him: "The silver is mine and the gold is mine," declares the LORD Almighty" (Haggai 2.8). Everything in our mutual funds, bank accounts, checkbooks, and pockets belongs to God.

Money is a part of life and we all have varying amounts of it. Since we earn it, control it, and use it as we want, we figure it must be ours. But a brief reflection tells us that this is not so, or at least that our ownership is very temporary. Everyone knows the old maxim: *You can't take it with you!* We came into the world with nothing in our hands; when we leave we're not going to carry anything with us. No one has ever seen a hearse pulling a U-Haul. And what we no longer have use for, others will obtain. The wise old king, Solomon, once reflected on this fact and said,

**I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. And who knows whether he will be a wise man or a fool? Yet he will have control over all the work into which I have poured my effort and skill under the sun. This too is meaningless. So my heart began to despair over all my toilsome labor under the sun. For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has**

**not worked for it. This too is meaningless and a great misfortune. (Ecclesiastes 2.18–21)**

Solomon wasn't just being negative about the character of his heirs. He was leaving a vast empire with a wealth of buildings and lands to those who would follow. When he stopped to reflect on it, he realized that he couldn't control what others did after him. They might be wise or foolish. We too may leave a significant portion of our wealth to the IRS in inheritance taxes; you might want to re-read Solomon's words with that grim fact in mind!

We easily confuse possession with ownership. In reality, we own nothing. God owns everything, and for the short period of our life, he loans it to us. At the dedication of the gifts for the temple, David put the proper response to this fact into words:

**Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. (1 Chronicles 29.11)**

Our Father is the King of the Universe. The extent of his domain is endless. We can rejoice in that fact, and with the one that goes along with it...

## GOD PROVIDES EVERYTHING TO US

The fact that everything belongs to God is something we can readily accept as believers. How often do our hearts betray us into believing that deep inside it's really ours! It's hard to imagine that our house, cars, personal property, even our family and friends don't really belong to us. Yet God owns all these things and he has given them to us to use for a time. He's the landlord; we're the tenants. He's the business owner; we're just the purchasing agents. He's the parent who owns the house; we're the children who live in it.

At the beginning of Jesus' ministry, some of John the Baptist's followers complained that Jesus' influence was beginning to overshadow John's. Many of those who had responded to John were now turning to Jesus. His followers wanted to know if this threatened John. His very simple and concise response has deep implications: "A man can receive only what is given him from heaven" (John 3.27).

Everything we have belongs to God and he gives it to us to use temporarily. He doesn't give it to us directly, like a gift dropped from heaven. As we'll see in Lesson Three, there are only a few ways we can acquire money, but the primary way is through work. When we work, we receive the benefits of our labor—either a paycheck from our employer or the profits of our business. Yet even our work is only something God gives us the ability to do. Moses told the Israelites: “But remember the LORD your God, for it is he who gives you the ability to produce wealth...” (Deuteronomy 8.18). Since God is not just the owner of everything, but also the creator of everything, even our ability to use our mind and bodies to work and receive money is ultimately a gift he has given us.

It's important to understand that God gives all these things according to his sovereign will. He gifts us with the families, bodies, abilities, and resources he wants us to use for his glory. It's just as important to understand that he does it *as a loving Father*. He is not simply a business owner making us his employees and giving us a sum of money to use, though that *is* one of the images the Bible uses (Luke 12.42; 1 Corinthians 4.1–2). In reality, he is a loving Father who is helping his children learn to use his resources in those ways that will bring us the most satisfaction and bring him the most honor.

In the Sermon on the Mount, Jesus said,

**"Which of you, if his son asks for bread, will give him a stone?  
Or if he asks for a fish, will give him a snake? If you, then,  
though you are evil, know how to give good gifts to your chil-  
dren, how much more will your Father in heaven give good  
gifts to those who ask him! (Matthew 7.9–11)**

As parents, we seek to meet our children's needs—emotionally, spiritually, and physically. If we are wise, we know that all of their desires, no matter how intense they feel them, shouldn't be met. So we choose to give them what we feel they need at their stage of life. Sometimes they may feel we are stingy, mean, or cruel, but we are simply seeing “the big picture” and acting as truly loving parents. In the same way, we can rest in the loving arms of our heavenly Father. Unlike us, he knows the needs of his children perfectly. He *knows* what will be good for us and what won't. He gives us everything we genuinely need. He often gives us more

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than we need because he delights in his children. But, being a good Father, he sometimes withholds our desires from us. He determines what we should have. Each of us has a unique mix of his gifts and no two of us are alike.

A few years ago the grandmother of a good friend of mine passed away. Since her father had died when she was a teenager, she received his inheritance—nearly two million dollars. A short time after that, a friend at church also lost his mother. After he had paid for her funeral and settled her bills, there was nothing left—in fact he owed money. To us that seems rather “unfair”.

We should give priority to what is substantial and lasting—only God and his word and other people are eternal.

This is the point where our understanding of God becomes intensely practical. People can either believe that there is a God who is in control of this world or there isn't. Because of what God has shown us in Jesus and revealed in his book, we Christians believe that our God is in control—“his kingdom rules over all!” (Psalm 103.19). He tells us that his purposes and his plans are greater than we are capable of understanding (Isaiah 55.8–9). He says,

**I am God, and there is no other  
I am God, and there is none like me.  
I make known the end from the beginning,  
from ancient times, what is still to come.  
I say: My purpose will stand,  
and I will do all that I please. (Isaiah 46.9–10)**

In his Fatherly love for us, God tells us that he has a very specific purpose in his treatment of us:

**Moreover, we have all had human fathers who disciplined us and we respected them for it. How much more should we submit to the Father of our spirits and live! Our fathers disciplined us for a little while as they thought best; but God disciplines us for our good, that we may share in his holiness. (Hebrews 12.9–10)**

God's love for us aims at our becoming holy people—people who reflect his character in their motives, thoughts, and actions. He is not concerned that we be happy at every moment of our life, just as every loving

and wise parent knows that sometimes their son or daughter must be unhappy in order to develop their character. When we say that God acts towards us as a loving Father, we don't mean that we always feel *loved*. What we do mean is that we can know that whether or not we *feel* loved, we *are* loved. And we can be certain that God provides for us. As Jesus said,

**“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?... So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them.” (Matthew 6.25, 32)**

In these words Jesus does two things. He first gives proper priority to life. “Life is more than food and clothing” (and housing and recreation and cars, as well). We should give priority to what is substantial and lasting—only God and his word and other people are eternal. That’s where our priorities should lie; the other concerns of life are important, but secondary.

But with these words, he also gives assurance that our heavenly Father sees and knows our needs, and he provides for them. As we walk with him obediently, we can be confident he will meet every need we have, including our material needs. King David testified to that assurance when he wrote,

**I was young and now I am old,  
yet I have never seen the righteous forsaken  
or their children begging bread. (Psalm 37.25)**

## GOD COMMANDS US TO USE WHAT WE HAVE WISELY

Our God owns everything, and as a loving Father, he assigns us a portion of his wealth. With the resources God gives to us, he also gives the responsibility to manage them wisely.

In the Corinthian Church, there were some believers who were acting immorally. Paul wrote sternly to them and said,

**You are not your own; you were bought at a price. Therefore honor God with your body. (1 Corinthians 6.19–20)**

What he wrote about our moral behavior extends to our whole life. As we have seen, not only did God give our physical body to us but everything related to our body as well. We could just as accurately say, “Honor God with your money.” Because we are only the recipients of all of these gifts, we are responsible to God for how we use them. If we smoke, overeat, and never exercise, how can we expect God to keep us well? If we consistently choose television, chores, and work over prayer, Bible reading, and fellowship, how can we expect to be spiritually healthy? If we spend our money foolishly, buying things we don’t need and won’t use and squandering it only on our pleasure, how can we expect to prosper financially? God entrusts to us all the things we have so that we can learn to manage them for his glory.

We are told that at the judgment seat of Christ “each of us will give an account of himself to God” (Romans 14:12). We will account for how we treated our bodies, how we related to others, how we used our time, and how we managed our money.

Jesus told a number of parables to illustrate for us this accountability to him when he comes to establish his kingdom (Matthew 21:33–46; 25:14–30; Luke 16:1–16; 16:19–31; 19:11–27). All of them use money or wealth as the point of accountability. While the point of each story is not about the use of money, the accountability we have to Jesus for our behavior in every area of life—including our money—is clear in each story. All our resources belong to him. He has given us a part of his resources and we are expected to use them wisely in order to learn self-control, enjoyment, and responsibility. We will be expected to account for how we handled his resources at the end of the day.

The Bible teaches us that...

God owns everything.

God provides everything to us.

God commands us to use what he gives us wisely.

If someone were to go through a year of your financial life, receipt-by-receipt, expense-by-expense, wouldn’t you want her to see that you used your money to honor God? In order for that to happen, you have to consider how God says you should earn money; how you should spend money; how you should save money; and how you should give money. But before we consider those topics, we will turn next to gaining a proper perspective on the place of wealth in human life.