***Biblical Principles of Money  
  
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We're thinking a little further about these people in Laodicea. One of the sad things to remember is that the worst is yet ahead for those who lived in that particular era and in that particular church, because they're going to stand someday at the Judgment Seat of Christ, and they will regret how they squandered the wealth that they were privileged to have. They left it all behind. These Laodiceans did this because they were enslaved to the details of life. They lacked the spiritual maturity to be able to control the material possessions that they had. This was due, obviously, to a status of reversionism into which they had fallen. This reversionism was tied to the depleted condition of doctrine in their human spirits. When doctrine is depleted in the reservoir of our human spirits, the consequences are enormous.

The Bible doctrine that deals with money, therefore, is absolutely essential knowledge for members of the royal family of Jesus Christ, who, at the same time, are citizens of the client nation of God, the United States of America. If you are a member of the royal family of God, you should know what the Bible says about the use of money, and particularly the responsibility pertaining to that as a member of God's special chosen nation today.

**Biblical Principles of Money**

So, I want to mention a few things that in some ways may be familiar, but which in this day need particularly to be brought to our attention. The Bible discussing money does give us some certain basic principles.

1. **Stewardship**

We'll call the first one the principle of stewardship. In Luke 12:42, we read, "And the Lord said, 'Who then is that faithful and wise steward whom his Lord shall make ruler over his household to give him his portion of food in due season?'" Let's add to that Luke 16:1-2, "And he said unto His disciples, 'There was a certain rich man who had a steward, and the same was accused unto him that he had wasted his goods. He called him and said to him, 'How is it that I hear this of you? Give an account of your stewardship, for you may no longer be steward.''"

These two verses raise the question of what the Lord will expect of those of us who are stewards of His creation, and all the value that that creation has. It also indicates that there will be an accounting of what He has provided us with, of material values from His creation. The fundamental question here, of course, is: who is the final owner of God's creation? No matter how you come into material possessions, it is important to remember that God is the final owner. Therefore, we are but stewards. Therefore, we will be called to account. For us as Christians, that will be at the Judgment Seat of Christ after the rapture. The basic requirement is that we will have been proven faithful in what we did with what He entrusted to us.

Psalms 24:1 says, "The Lord is my shepherd. I shall not want." Therefore, we may trust Him to provide us with logistical grace provision. A steward is required to be faithful and to be wise. Every gift is to be received as being in trust from God. It's not just money. It's everything that you have of material possessions. If you have the money to buy something that is an exceptional thing, you must realize that it is a gift from God entrusted to you.

Somebody just zoomed in here on the parking lot with a beautiful fire-engine red pickup. If you want to know who it belongs to, it belongs to the Lord Jesus Christ. He has entrusted it to one of us as his steward. ... But the means were provided by the Lord, and it belongs to Him, and it is to be used as: "I'm using the Lord's vehicle." That's stewardship. Whatever God entrusts us with, therefore, is not to be perverted for some thoughtless self-indulgence, but it's to be put to use as ultimately to the Lord's glory.

This is not the foundation today of making money and using it. Most Christians ignore God when they're dealing with finances. In effect, they consider themselves the owners of what they possess. When they receive a paycheck, they think that they've got it coming because they earned it. They don't view it as a deposit that God is making with them, as if they were bankers, and they are to distribute those funds. If we give it to God, most Christians think that it's an act of generosity with them rather than in obedience to the Lord's directive. God gave it to you, and He did, and it belongs to Him, and it does. It's not an act of generosity when we return part of it to Him.

Today, Christians very often lack a sense of obligation in spending. No guilt is felt when the spending is in large amounts for temporal things, and a fraction for the Lord's things. That is a serious matter for a steward to act like that when he's dealing with somebody else's money. A steward thinks in terms of accounting for how he has spent what is not his. Therefore, he is hesitant to use it in such a way as to waste it. Even if you're a hoarder, you're in trouble for not doing good with what God provides. In Luke 19:20-24, you have the story of a man who thought he could argue a defense for himself, that he didn't lose anything, but neither did he gain anything.

So, principle number one is that you're a steward of everything you have. If the people of Laodicea had looked upon themselves as God's bankers, and as the agents who were dispensing what belonged to God, the picture would have been totally different. This is a very simple principle. If you learn it, it will stand you in good stead all the days of your life. You will find your soul ennobled. You will find that you can deal with money from then on, and it will not have a corrosive effect upon you. You will find yourself with a sense of honor, and a sense of calling, and a sense of responsibility as one who indeed is the servant of the most high God.

1. **Investment**

The second principle is the principle of investment. This concept is recorded for us in Matthew 25:27, where the Lord said to this steward who did nothing with what God had entrusted to him, "You ought, therefore, to have put my money to the exchangers (investors). Then at my coming, I should have received mine own with interest." The exchanges were the bankers of the day – the investment specialists, who pay interest on money which has been placed in their deposit. This particular steward did not want to risk the money of his master in investments. He thought that all he had to do was to preserve what had been given to him.

Matthew 25:24-25 say, "Then he that had received the one talent came, and said, 'Lord, I knew that you were a hard man, reaping where you have not sown, and gathering where you have not spread.'" Capital gains is what you secure, and that's what he's referring to: "And I was afraid, and I went and hid your talent (this deposit of money) in the earth. Lo, there you have what is yours." And he thought that he was going to be commended for that because he neither gained nor lost anything. But God says, "No, that's wrong." If you have funds, you should seek to multiply those funds. That's what was pointed out in Matthew 25:27. He should have invested it, and sought to multiply it. That's the right thing to do. You meet your needs, and you meet the Lord's needs, but you always think of how you may take what you have and multiply it. That is Christian. That is what we are called to do as the Lord's stewards.

We, as a congregation (as a church) have the same responsibility. People entrust money to us – very large sums of money. And they must be used as those people direct, and they must be used with the recognition that we are stewards. We are simply the conduits that are transferring money from the deposits that God has made with believers into the actual application of the Lord's work. How we spend it, as a congregation, and as administrators of that congregation, is something for which we shall account to the Lord, I guarantee you.

1. **The Subordination of Money**

Principle number three is the principle of the subordination of money. This is taught us in Matthew 19:16-26. This is the story of the rich young ruler. This man was an attractive young man (an attractive youth). He was a young man who, for one reason or another, had come into considerable wealth. What he possessed, he became enslaved to. He did not have a mastery of the details of life. He esteemed the idol of his wealth ahead of the God who had created that wealth and had given it to him.

As you read the story, you realize that greed kept him from being able to demolish his idol when Jesus Christ said, "I'll tell you what you need. I'll tell you what your spiritual problem is. Demolish your idol." In your case, get rid of your money. Invest it in the Lord's work. He couldn't do it. There was no sin in his being rich. The sin was in his refusal to give up all that he had at the direction of the Lord Jesus Christ, and to show that he trusts God with his possessions – to show that his trust was not *in* his possessions, but in the God who provided them. The Lord may call upon you to give it all up. Remember that the rich young ruler wasn't able to do it. This man had a disguise of respectability and of refinement. But he was crude. He was a slave of his wealth. The Bible tells us that covetousness is idolatry. He had this idol of covetousness.

1. **Recompense**

Principle number four that we find in the Bible is the principle of recompense. In Luke 6:38, we had this principle enunciated: "Give, and it shall be given unto you; good measure; pressed down; and shaken together, and running over shall men give unto your bosom. For with the same measure that you measure, it shall be measure to you again." The real road to getting is giving. God enriches with larger gifts those who are faithful in the use of smaller gifts.

In Luke 16:10, this concept is stated: "He that is faithful in that which is least is faithful also in much. And he that is unjust in the least is unjust also in much." How many times in 30 years of ministry have I heard the old hackneyed defense and excuse that, "Someday, after I get everything straightened out, and get my finances arranged, and my ship comes in, and I make this investment and begin to get a return, I'm going to do something for the Lord's work? We're going to make this ministry move." I knew at the time that that was a red flag in my mind when I heard that said. The Word of God said, "If you don't do it now, when you don't have much, and you're really being faithful now, you're not going to do it when you have a lot."

Furthermore, the Lord is not going to trust you with more. This is the principle of recompense. God withholds money from Christians who withhold from Him. God has said, "I'm going to give you what you need to survive. I don't care if you are the biggest rat in my royal family. I'm going to give you what you need to survive." That's provisional grace. That's logistical grace: "I'm going to give you the survival. I'm going to give you what you need to serve Me. But then as you move on to our spiritual maturity, when you get to the spiritual maturity level of super grace, then I'm going to pour it on you with blessing; blessing; blessing; and, your cup will run over. That is above the basics that I'm going to guarantee that you will have."

Some Christians go all of their lives, and all they scrape up is the survival essentials. And they're waiting for a better day to get faithful as the Lord's stewards. There are hundreds of believers who have chosen to live on the trim side financially. While they didn't have much themselves, they have been entrusted as God's stewards with vast sums of money coming from other stewards. Upon them has been the burden of being the conduits to transfer great sums of money into the Lord's work, and to faithfully apply it, and to be guardians over what others have directed toward some facet of the Lord's work.

George Mueller was the famous Englishman who conducted the orphanage. All of you have heard of him. He is a prime classic example of a man who had very little himself, but who was the transfer point of enormous sums of money from God's people to God's work. You may not have it, but God will trust you as the agents of His money. Such Christians have spent little on themselves, but they've been permitted to spend fabulous amounts on the Lord's work.

1. **Superior Blessedness**

Principle number five is the principle of superior blessedness. This principle is stated for us in Acts 20:35. A lot of people say, "Oh yeah, this is nice." Unbelievers love to quote this one, but they don't generally back it up in action: "I have shown you all things, how that, so laboring, you ought to support the weak, and to remember the words of the Lord Jesus, how he said, 'It is more blessed to give than to receive.'" We are to support the weak; to support the needy; and, to support those who need financial aid. That is a right and proper thing. But this is not directed to governments. This is not directed to social agencies. This is directed to individual believers. This is an appeal. This is a free volition action.

It is amazing how people who are sympathetic toward socialism, and toward welfare, will take a verse like this and they will quote it – how the weak and the needy should be cared for, and they will try to somehow attach that as a justification for government using its power to impose and to satisfy the envy and the greed of those who have not produced for themselves, who could have produced for themselves, and to transfer from producers to non-producers. That's not what this verse is saying. The Bible always preserves your volition to use your money freely as you choose. As for Ananias and Sapphira, as we pointed out to you last time, they got into a heap of trouble.

But the bottom line is that it is more blessed to give than to receive. Those who practice that are perhaps never going to fully realize how true that is this side of eternity. But, I guarantee you, that once they're in the Lord's presence, they're going to find how enormously true that was. What we get benefits ourselves in a small way, only while we're here on earth. What we give, as per the Spirit's guidance, will benefit us for all eternity. Don't forget that no matter how much you get now, you get it only for a short time here on earth. It can be taken away from you, and you can die, and somebody else takes it. But what you have invested for eternity, you will never lose. Therefore, it is more blessed to give than to receive. You get a lot more back in the long run.

However, this giving should be with quiet humility. There is little divine blessing which is done with public display. That was the Pharisees' technique, as you know. They loved to do things in public. There are some people who cannot give without making a public display over the matter. They want everybody to know. So, God has to teach us how to handle His money, in terms of giving His money, so that we do it with grace; so that we are not crude when we give it; and, so that we are not cheap when we give it. We are to give with dignity, as befits members of the royal family of God.

1. **Computation by Comparison**

Then principal number six is a very important principle: the principle of computation by comparison. How does God recognize the value of our gifts? Once more, in the gospel of Luke 21:1-4, we have the classic example about the widow: "And He (that is, the Lord Jesus Christ) looked up, and He saw the rich men casting their gifts into the treasury." The Lord is noticing people who are coming up to the temple, to the treasury box, and they're putting in their gifts: "He saw also a certain poor widow casting in there two mites. It's hard to convert this into present terms. Several years ago, like ten years ago, this was valued at something like two-fifths of an American penny. It was a very small sum. ... I don't know how much it is now, but it was a very, very small amount of money that she actually gave.

Verse 3: "He (Jesus) said, 'Of a truth I say unto you, that this poor widow has cast in more than all of them. This is the computation by comparison: "For all these have of their abundance cast unto the offerings of God, but she of her poverty has cast in all the living that she had." And the word in verse 3: "poor" widow is an interesting word. It's that word "ptochos." We have met it in Revelation 3:17, where the Lord Jesus is describing the Laodiceans. It's that word "ptochos" which means that you're a groveling, scraping beggar. You're dirt poor. Here, this woman was dirt poor in an honorable way; wherein, in Laodicea, they had a lot of material possessions, but they were dirt poor in a dishonorable way when it came to spiritual values.

So, the Lord notices this. These religious leaders who are bringing this money have a lust for praise. They have a lust for things. Luke 20:46-47 has this to say about these particular men: "Beware of the scribes who desire to walk in long robes, and love salutations in the marketplaces, and the highest seats in the synagogues, and the chief places at peace, who devour widows' houses, and for sure make long prayers. The same shall receive greater condemnation." These men were religious leaders, but they were dirty, underhanded wheelers and dealers, robbing even widows. They loved to make a public show of what they were doing with their money.

This happens among the clergy as well. These particular Pharisees didn't mind even robbing widows. Do you know how they justified it? They justified the abusing of the little that widows had because they were investing a tithe of it in the Lord's work. With discernment, you can spot these types. This widow dropped in a very small amount – less than a penny. Yet, she was not leaning or trusting on the details of life when she did that, because that small penny was all she had. That small amount of money was her living. That was the whole thing. But now for her was the time, as God's steward, to invest something in the Lord's work.

The religious leaders gave great sums – far greater sums than that. But what they kept was the issue with God, and they kept it to make security for themselves. The Lord wasn't impressed. He looked upon all that they had in reserve, and said, "You've given a large sum of money, but the blessing you will receive for that will in no way compare with what that widow will someday receive from Me in heaven. The principle of God's truth here is that the less the details of life mean to you, the more you will find yourself able to give to the Lord's work. God estimates our gifts in ratio to what we keep. It's not enough to sit at a banquet table, self-indulging ourselves, and then dropping the crumbs off to the Lord's work.

1. **Unselfish Giving**

Principle number seven is the principle of unselfish giving. This is enunciated for us in Luke 6:35: "But love your enemies, and do good, and lend, hoping for nothing again. Your reward shall be great, and you shall be the sons of the Highest, for He is kind unto the unthankful and to the evil." Much Christian giving is not unselfish giving. It is merely lending. It is exchange giving – wanting and hoping to get something in exchange. It is trying to buy some honor. If we expect return for what we invest in the Lord's work, we're just trading with people, or with the church. That's like inviting somebody to dinner and expecting them to give you a return invitation. You do someone a favor. Then you say to them, "You owe me one." Is that grace giving? You do something so that you can call upon them in return. True giving has another's benefit in mind, and that's all – the concern for doing good to meet that person's needs in terms of his life fulfilling what the Lord has called him to do. It seeks to give what he cannot repay – to those who cannot reciprocate. When we give like that, that kind of unselfish giving, that ennobles our souls.

1. **Sanctified Giving**

Principle number eight is the principle of sanctified giving. When we give to the Lord's work under the guidance of the Holy Spirit, our gifts are set apart for special honor. They are sanctified. In Matthew 23:19, we have this statement: "You fools and blind; for which is greater: the gift; or, the altar that sanctifies the gift?" The Pharisees here were arguing that if they make commitments to God on the basis of the gold that they put on the altar, then it's not too bad if they don't keep their word. But they said that if you make your vow to God on the basis of the altar, then you're in trouble if you don't keep your word. And that's what Jesus means: "You fools." If the gift is put upon the altar, the altar sanctifies it before God. It matters not what you promise to do on the basis of the gold that you put on the altar in sacrifice, or on the altar itself. You have made a statement and a commitment to God. Your gift is sanctified (set apart) to a divine purpose by that very act of placing it upon the altar."

So, contributing to a noble cause exalts the gift itself. When you contribute your money to a cause that God commends, you have ennobled what you are giving. There are many demands upon you and me for money. You and I, as believers, have to choose what God has called us to give to. Our gifts will be ennobled and will be sanctified according to that. We don't just give to everybody and to anything that comes around making an appeal. Missionary organizations are always plagued with that. Here's some missionary that's doing a tremendous job out in the field. But when he gets up in front of the home folks, he doesn't have a lot of splash in color and a lot of flair. But along comes another mission organization, and they have splash in color and flair, and people break their necks to give money to them, as if, because he puts on a good public appearance, his work is as worthy as the man who is more modest in appearance are.

Gifts are sanctified when they are given to the causes that God approves and can bless. There are many humanitarian appeals that you want to be careful about. There are appeals for community projects. Many of these are worthy, but very often these are secondary for believers. Many of these community welfare projects – unbelievers have plenty of money to support that. The Lord's work does not have all that much to be backed up. Man's enterprises have plenty of support from the world system. Socialism is always trying to coerce people through the power of government to take from people what they have earned, so that they can direct it to what government believes is compassionate.

1. **Transmutations**

Then there is the principle of transmutations. Luke 16:9: "I say unto you, make to yourselves friends by means of the money of unrighteousness. Then when it fails, they may receive you into everlasting habitation." Money, which can be an instrument of unrighteousness, can be changed into the means for planting the Word of God. Through that Word of God, souls will be saved, and Christians will be enriched. When you get to heaven, somebody will come up and say, "I thank you for that money you invested in the Lord's work, because, through it, I became saved. I want to thank you for the funds that you provided that made that tape possible, because I learned the gospel. I'm up here today because you invested that money." It is to your credit. Your money will have expanded the rewards that Christians have who come into an understanding of the Word of God. It's a tremendous thing to realize that you are planting your money, and you are transmuting it into eternal blessings. Souls are won, and Christians are ennobled. They become part of your treasure in heaven.

So, we need a new conscience toward money, away from self-exaltation in crude or refined forms; from the stimulation of covetousness; and, from all the flimsy excuses that the carnal mind can come up with. God's work is supplied adequately as the Lord provides. That's how it should be. God's work is financed as the Lord supplies through God's people. You have to be careful about getting outside of that, and coming up with other kinds of occasions for fund-raising than alerting God's people to what is needed, and waiting upon the Lord to make the provision. Those who learn to obey these principles are forever and eternally enriched.

In Exodus 36:6, you have an incident recorded that apparently has never happened (at least in recorded history) ever again: "And Moses gave commandment, and they caused it to be proclaimed throughout the camp saying, 'Let neither man nor woman make any more work for the offering of the sanctuary. So, the people were restrained from bringing. For the stuff they had was sufficient for all the work to make it, and too much." What an annual report that was, out in the desert! He had to tell these people to stop bringing their money: "What they have already supplied is more than we can use for the job of building the sanctuary." That is the result of people who are enriched materially and know how to invest it. God resupplies.

Excessive generosity is God's will for every church member. Most Christians deceive themselves about what they need in life, and they deceive themselves about their generosity to the church work. One of the things that's very important to do is to keep a little notebook in which, week-by-week, you record what goes into the Lord's work, so that you will not be giving yourself the benefit of the doubt when you can't remember whether you gave anything last week or how much you gave, because you will give yourself the benefit of the doubt. So, let us lavishly place our treasures at the Lord's feet, as Mary did. Let God's meeting place be filled with the odor of self-sacrifice.

The great problem that faces all of us is that Americans, in this client nation of ours, are under the gun for indulging ourselves in a lot of details of life, in which there is short-term return. That's why Hebrews 13:5 says, "Be content with what you have." The Lord said, "I'm going to supply you with your basic needs." But all of the advertising that we get hit with is designed by Satan to make us discontented, and to cause us to be lustful for the details – to undermine our mastery of all these details. The resentment over being denied details is a mental attitude, and it will ruin our enjoyment of what we do have. You look upon somebody else, and you say, "Here I am – a hard working person. I put in hard hours, and yet I can't afford to buy a fancy dude fire-engine red pickup with big tires on it. Why that person and not me? He's not even as good looking as I am. I have much more going for me. Why him and not me?" And when you get to thinking like that, you can't enjoy anything you have. Everything becomes worms in your mouth. You worry yourself sick over cultivating the right people; getting into the right social groups; cumulating the right status symbols; and, competing for honors. Your misery will lead you to suicide too.

Well, how are you going to avoid that kind of a trap – enslavement of the details? How can you enjoy what you have? How can you prosper with more? How can you use it so that the Lord is honored?

We close with an answer from the apostle Paul in 2 Corinthians 4:8-9. The apostle Paul says, "We are troubled on every side, yet not distressed. We are perplexed, but not in despair; persecuted, but not forsaken; cast down, but not destroyed." The apostle Paul was a very stable person in terms of his situation. He knew how to deal with what God was providing for him. He knew how to how to deal with this in a very stable way.

The apostle Paul, Philippians 4:10 says. "But I rejoiced in the Lord greatly, now that at the last, your care of me has flourished again, of which you were also mindful, but you lacked the opportunity; not that I speak in respect of want, for I have learned in whatever state I am, in this to be content." The apostle Paul had been given a gift by the Philippian church. They sent it by Epaphroditus. That's what Paul is referring to – his rejoicing that they were here once more, providing him with the financing for the Lord's work. Paul says, "I know how to be content in whatever material state I am."

Verse 12: "I know both how to be abased (I know how to be in poverty), and I know how to abound (I know how to be in prosperity). Everywhere, in all things. I am instructed both to be full and to be hungry, both to abound and to suffer need." You will notice that he uses the words "learned;" "know;" and, "instructed." These are explanatory of why Paul had the mental attitude of a mastery of the details of life. He didn't get that kind of mastery because he stormed out of a church service and said, "By George, that's the kind of person I'm going to be." He didn't make a solemn promise to God that he was going to have a mastery of his material possessions. He didn't go out and say, "I'll never be like those Laodiceans." He didn't make any dramatic moves or any dramatic statements. He didn't bow his head in prayer and raise his hand when the preacher said, "How many of you will promise to have a faithful stewardship of all that God gives you?" There was none of that nonsense.

But what he did was that he "learned," and he came to "know" something because he had been instructed. It comes from learning the doctrine that God has laid out for handling material things such as we've reviewed here. It comes from learning this from Scripture; believing it; and, storing it in your human spirit, so that God the Holy Spirit can cycle it back up from your human spirit into your directive mental capacity when you're making decisions relative to material things. Paul knew because he was "instructed." He knew how to get along with little. He knew how to enjoy prosperity. The details don't bring satisfaction, no matter how many or how magnificent. The right mental attitude toward these possessions – that does bring satisfaction. It is the grace system of perception that supplies the doctrinal information for the right mental attitudes, so that we can be preoccupied with Christ, and not with the details that He has made for us. It is doctrine in the soul, resident in the human spirit. That's what enables you not to fall into the delusion of the Laodiceans. All of your determination and all of your grim promises are not going to make it. You cannot psych yourself into a mastery over material things. You grow into it through the Word of God.

Mark 8:36: "For what shall it profit a man if he shall gain the whole world and lose his own soul?" How many people have you known who have done that? There is an equally tragic condition. Every now and then, a famous entertainer dies. He falls into a serious terminal illness. All the world gets to know about it. In the grace of God, he begins thinking about going over to the other side and what he's going to face. By the mercy of the Lord, he comes into eternal life. He now sits there, an enormously wealthy person out of the entertainment industry or out of some other industry. He is now on the threshold of death. He is now born again. He will not fall into the tragedy of having gained the world but lost his soul. But having been born again at that very last moment of life, he will go out into eternity, poor in rewards. And he will have lost what could have been done with all of his possessions, had he come to a knowledge of the Lord and of the biblical principle of dealing with the details of life.

Now that you know, it should be easier, if you're willing not to fall into the trap of the Laodiceans. They were a sorry lot. They should have been an exemplary group. May God help us as Bereans with all that we possess, little or much, to be an exemplary group. Now is the time of salvation. It is not down the line when you think things are better, and you're going to get it all together. Now, with what I have, I am the Lord's steward, and I transmute what I have into eternal rewards. I act as one who is His banker. I am responsible, and I will be called to account for what I have done with every bit of possession I have.

God is going to eventually call you before Him. In the meantime, He will give you what you need. And He will prosper you as you're faithful with using that. You can't lose. A member of the royal family of God has it made, unless you step out of the way that God finances with material things. You are the greatest fool that ever lived if you think that our God will permit you to exalt something He created in a material way above Himself, the Creator. The Laodiceans did it. They regret it now, and they will regret it for all eternity. Do not follow their example, and fall into their tragedy.

Dr. John E. Danish, 1977

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