

Introduction (Blank slide)

Let me add my welcome to the one you have received already; it is a real privilege to stand in front of so many friendly faces, knowing that many of you have prayed for me as I prepared this message. And let me give an especial welcome to the visitors here, whether this is your first time or you third. To the visitors, let me tell you that my name is David Kingston, and that I am one of the elders at this church; I also teach chemistry at the university down the road. We are nearing the end of a sermon series on the letter to the Hebrews, and are in the final chapter of this great letter.

Title slide

If you were here two weeks ago, you heard Dan Mock introduce this chapter by warning you that the next three messages would be on sex, money, and power, and so today's message is the one that was advertised as being on money.

Before you nervously check for your wallet, let me put your mind at rest; the key truth that our passage teaches is not really about money, it is about contentment. Let us read it and find out:

Slide

"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' So we say with confidence, 'The Lord is my helper; I will not be afraid. What can man do to me?'" (Hebrews 13:5-6 NIV)

Blank Slide

Prayer

Just two short verses, but what a profound truth! God has said He will never leave us and never forsake us! These words were originally spoken to the children of Israel by Moses as he neared the end of his life, and as they were facing the uncertainties of entering the promised land:

Slide

Deut 31:5-6

Be strong and courageous. Do not be afraid or terrified because of them, for the LORD your God goes with you; he will never leave you nor forsake you.

NIV

But before we can enter into this truth and make a part of our inner lives, we first of all have to deal with the hold that money has on our lives. Jesus made this very clear when He told His disciples

Slide

Matt 6:24

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

NIV

So what do we learn from these two verses, and how do we make them a part of our lives? Let us explore our text under these four heads:

Slide

1. A command to put off
2. A command to put on
3. A promise to hold
4. A boldness to go forward

Slide

1. A command to put off

The text is very clear: "Keep your lives free from the love of money". What does this mean?

We live in a materialistic age, where we are constantly surrounded by enticements to spend money.

Newspapers, magazines, TV news and TV shows, and many sites on the internet are supported by advertising dollars, and so unless we live in a cave we are constantly being bombarded by enticements to buy this product or subscribe to that service. And the companies that sell over the internet are particularly good at reminding us to buy things. My daughter Christy and her family will be traveling to London next month, and a few days ago she asked me to recommend some places they might stay. I poked around a bit on a couple of travel sites to get

some ideas to give her (without any great success, I might add), and yesterday when I was looking for some good illustrations for this message some of the sites I looked at had advertisements for hotels in London on them. And if you buy anything on Amazon you are told “other people who bought this also bought this” with a picture of some enticing book or gadget for you to buy. So there are plenty of inducements for us to spend money – and how are we going to do this without money to spend?

And money seems to promise happiness; with it we can buy whatever we want, with enough of it we can say to our boss “Take this job and shove it”, with enough of it we can travel first class around the world and live in a million dollar house; the prospects are endless and seemingly delightful. When told that “Money can’t buy happiness” some wit said “I’d like to be given the chance to find that out for myself”.

Slide

The humorist Will Rogers had a better take on reality when he said “Too many people spend money they haven’t earned, to buy things they don’t want, to impress people that they don’t like.”

So money has a powerful hold on us. And obviously it is a necessary part of our lives; we need it to provide the necessities of food and clothing and housing. And the lack of enough money to pay for the necessities of life can be devastating; just ask anyone who has lost his or her job, or who has to decide each month which of the outstanding bills to pay and which to defer. So money itself is not evil; it is the **love of money** which is wrong.

Slide

So what is wrong about the love of money?

Slide

Because it is a form of **covetousness**. One dictionary defines covetousness as “Immoderate desire for the possession of something, especially for wealth.” So the love of money is the same thing as coveting money; that is to say, of making the possession of money one of our primary goals, if not the primary goal of our life. And that means that we are putting money and the making of it in the place that only God should occupy; in the place of our main goal in life. And this is why Paul writing to the Colossians wrote:

Slide

Col 3:5

Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry. That is quite a list, and the love of money is the last thing on it...

So the love of money, which is a form of covetousness (which is breaking the 10th commandment) is equated with idolatry, which is breaking the 2nd commandment.

Slide

So how do we know if our lives are free of the love of money? Here are some questions to ask yourself:

- Is your thought life centered on ways of making money?
- How willing are you to share your money with others; missionaries, people in need, etc.?
- How do you make major decisions regarding such things as your job, where you will live, and so on? On the basis of how much money it will bring or what the neighbors will think? Or on the basis of what will most advance God’s kingdom and His glory?
- Do you recognize that all you have, whether it is much or little, is a gift from God?

Now please do not think that it is wrong to seek to do well in your work or in your home life. It is not wrong to have money; the Bible does not say that money is the root of all evil; it says that the love of money is the root of evil.

Slide

1 Tim 6:10 “For the **love of money** is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” So money itself is not evil, and indeed, it is God who gives the ability to produce wealth:

Slide

Deut 8:18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

Last December I spoke on the subject “Your work matters to God”, from Colossians 3:23

Slide

“Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.” and Psalm 62:10 reminds us

Slide

though your riches increase,
do not set your heart on them.

In that message I mentioned the Christian businessman R. G. LeTourneau:

Slide

God used the advice of his pastor to turn him from entering the Christian ministry to becoming a businessman; he later wrote “I didn't realize that a layman could serve the Lord as well as a preacher. I left the parsonage in sort of a daze. If God needed businessmen, he could certainly find a lot better material than a dirt-mover with a lot of debts piled up in the garage business. But I said, 'All right, if that is what God wants me to be, I'll try to be His businessman.’” And so he did, building huge earthmoving equipment that was years ahead of its time.

LeTourneau exemplified what a Christian businessman should be; he was very successful, and he ended up living on 10% of his income and giving 90% to the spread of the Gospel.

So God is the giver, and our response to whatever measure of wealth He gives us is should be gratitude. You may get it; if you get it, don't love it.

Slide

2. A command to put on

We now turn to the other side of the coin. If we are to put off a love of money, what are we to replace it with?

And the answer is **contentment**. Our text says:

"Keep your lives free from the love of money **and be content with what you have**"

The writer turns from the negative “don't love money” to the positive “be content”. Instead of focusing our minds on money and on what it can bring, we are to be content – satisfied – with what God provides. And as we have seen, this is exactly the opposite of what our culture pressures us to be. Our culture encourages us – no, that is too weak a word; it almost requires us to be discontented. Apple wants us to be discontented with a perfectly good iPhone 5 so we will go out and buy an iPhone 6.

Slide

Or we are made to feel that if only we owned a brand new Ferrari 4 GTB sports car our lives would be complete, and since we cannot afford such an expensive car we feel incomplete and discontented.

Slide

In contrast we are called to contentment. As Paul puts it in

1 Tim 6:6-8

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

Slide

The British preacher John Stott writes, "Contentment is the secret of inward peace. It remembers the stark truth that we brought nothing into the world and we can take nothing out of it. Life, in fact, is a pilgrimage from one moment of nakedness to another. So we should travel light and live simply. Our enemy is not possessions, but excess. Our battle cry is not 'Nothing!' but 'Enough!' We've got enough. Simplicity says, if we have food and clothing, we will be content with that."

But let us be clear that contentment is not the same thing as complacency. Contentment says “by God's grace I have all that I need to biblically succeed”, and then goes on to use what God has provided to serve others. So contentment is an **inner peace** accompanied by **outward actions**. Contentment is Paul saying to the Philippians

Slide

Phil 4:11-13

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. NIV

So Paul had learned the secret of contentment, and it enabled him to serve the Lord with boldness and freedom.

Someone else who had learned the secret was a leper on the island of Tobago. A short-term missionary met her on a mission trip. On the final day, he was leading worship in a leper colony. He asked if anyone had a favorite song. When he did, a woman in the back row turned around, and he saw the most disfigured face he'd ever seen. She had no ears and no nose. Her lips were gone. But she raised a fingerless hand and asked, "Could we sing 'Count Your Many Blessings'?" The missionary started the song but couldn't finish. Someone later commented, "I suppose you'll never be able to sing the song again." He answered, "No, I'll sing it again. Just never the same way."

Complacency, on the other hand, is being satisfied with what we have achieved, with little thought to how God has blessed and little thought for others; it is **inner self-satisfaction** that is **not accompanied by outward actions**. It is the Laodicean church:

Slide

Rev 3:17-18

You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see. NIV

Slide

3. A promise to hold

Heb. 13:5 "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'

This is one of the most precious promises in the Bible; whatever our circumstances, whether in plenty or in poverty, whether in sickness or in health, God is with us. And it is because of this promise that we can learn to be content. So how does this work in practice? How does this promise of God's abiding faithfulness enable us to be content?

Slide

a. The God who will never leave us or forsake us is a good God

Rom 8:28-29

And we know that in all things God works for the good of those who love him, who have been called according to his purpose.

Slide

b. The God who will never leave us or forsake us is a God who knows us and our situation: Luke 12:27-31

"Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, **and your Father knows that you need them**. But seek his kingdom, and these things will be given to you as well."

Slide

c. The God who will never leave us or forsake us designs discipline for our holiness and peace

Heb 12:8-10

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.

Slide

d. The God who will never leave us or forsake us is the God who loves us and gave his only Son for us

Heb 9:26

But now he has appeared once for all at the end of the ages to do away with sin by the sacrifice of himself. This is the ultimate truth that leads to contentment. Because of the cross, we know God loves us. Because of the cross, we know that our salvation is secure. Because of the cross, our future lies in God's kingdom, in heaven. Because of the cross, we can trust Him with our money and our lives.

What a wonderful promise! What a wonderful God!

Slide

4. A confidence to go forward

"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' So we say with confidence, 'The Lord is my helper; I will not be afraid. What can man do to me?'" (Hebrews 13:5-6 NIV)

Because we know that God will never leave us or forsake us, we can face the future knowing that we are in His hands, and that although man can persecute us and make life difficult for us, man can never separate us from the love of God.

And ultimately our confidence and our riches are not in this world but in heaven. As Jesus said to his disciples

Slide

Matt 6:19-21

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Randy Alcorn, in his excellent little book "The Treasure Principle" keys in on this verse to point out that ultimately

Slide

God owns everything; we are simply His money managers. This is an immensely counter-cultural idea, but also immensely freeing. If we belong to God, then all we have also belongs to God. So when "your" car gets dented in an accident, you can say "I'm sorry God, but your car just got a dent in it. I don't know why you wanted the dent, but there it is!" And if our resources belong to God, then the question becomes not

Slide

"How much of my money shall I use for God?" but "How much of God's money shall I use for myself?"

And this leads to the conclusion

Slide

The cure for the love of money is generous giving.

So let me ask a question:

Slide

What is the one thing separating you from joy? How do you fill in the blank: "I will be happy when _____?" When I graduate. When I leave home. When I get a job. When I retire. When I am healed. When I get tenure. When I am promoted. When I am married. When I am single. When I am rich. How would you finish the statement?

Now, with your answer firmly in mind, answer this. If your ship never comes in, if your dream never comes true, if the situation never changes, could you be happy? If not, then you are living in the claws of discontentment, because you are looking for some person or some thing to fulfill your life. And only God can do that; not money, not worldly success, not another person, not promotion or fame or anything else.

So this leads to some final questions:

Slide

Final questions

Do you trust God enough to live in the light of these truths?

Do you trust God enough so that you can keep your life free from the love of money and be content with what you have?

Do you believe God when he says, 'Never will I leave you; never will I forsake you.'?

Can you say with confidence, 'The Lord is my helper; I will not be afraid. What can man do to me?'

By God's grace let us all resolve to live in the light of these truths from His word.

Amen