

FBC POWELL, 8-27-17 AM NOTES
"A Biblical Worldview of Economics"
Various Scriptures
11 in Series, "A Biblical Worldview"

I. The Essentials of a Biblical Worldview of Economics

"The person who thinks the money he makes is meant mainly to increase his comforts on earth is a fool, Jesus says. Wise people know that all their money belongs to God and should be used to show that God, and not money, is their treasure, their comfort, their joy, and their security...God does not prosper a man's business so that man can move from a Buick to a BMW. God prospers a business so that hundreds of unreached peoples can be reached with the Gospel..." —John Piper

Luke 12:16-20a "And He told them a parable, saying, 'The land of a rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.' But God said to him, 'You fool!'"

A. Work

Genesis 2:15 (ESV) "The Lord God took the man and put him in the garden of Eden to work it and keep it."

Ephesians 4:28 "He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need."

B. Ownership

Deuteronomy 10:14 "Behold, to the Lord your God belong heaven and the highest heavens, the earth and all that is in it."

Job 41:11 "Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine."

Psalms 24:1 "The earth is the Lord's, and all it contains, the world, and those who dwell in it."

Haggai 2:8 "'The silver is Mine and the gold is Mine,' declares the Lord of hosts."

1 Corinthians 6:19-20 "Or do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that **you are not your own**? For you have been bought with a price: therefore glorify God in your body."

Deuteronomy 8:18a "But you shall remember the Lord your God, for it is He who is giving you power to make wealth..."

C. Stewardship

Genesis 1:28 "God blessed them; and God said to them, 'Be fruitful and multiply, and fill the earth, and subdue it; and **rule** over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.'"

1 Corinthians 4:2b "...it is required of stewards that one be found trustworthy."

II. The Enemies of a Biblical Worldview of Economics

A. Greed

Luke 12:15a, 19 “Then He said to them, ‘Beware, and be on your guard against every form of greed...’ And I will say to my soul, ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.’”

“The less I spend on myself and the more I give...the fuller of happiness and blessing did my soul become.”

—Hudson Taylor

“Normal is getting dressed in clothes that you buy for work, driving through traffic in a car you are still paying for, in order to get to the job that you need so you can pay for the clothes, car, and house that you leave empty all day in order to afford to live in it.”

—Ellen Goodman

B. An Earthbound Perspective

III. The Effect of a Biblical Worldview of Economics

Gain all you can!

Save all you can!

Give all you can!

—John Wesley

A. A Biblical Worldview of Economics Has an Effect on the Motive for Making Money

B. A Biblical Worldview of Economics Has an Effect on Saving Money

C. A Biblical Worldview of Economics Has an Effect on Giving

“I cannot help leaving my books behind me whenever God calls me hence; but in every other respect, my own hands will be my executors.”

—John Wesley

God + wealth = contentment

or

God + contentment = real wealth

Chapter 11: A Biblical Worldview of Economics

Various Scriptures

Today, we finish the series —*A Biblical Worldview*. Your worldview is a set of beliefs about the most important issues of life. In principle, in a command or an example, the Bible speaks to all of life. The goal for this series is that you begin a lifetime discipline of diligent, systematic, Holy Spirit led, study of the Bible to learn what the Bible says about life's issues. That diligent study will result in a worldview that is in line with the Bible, with God's Word which is truth without any mixture of error. In this series, we have focused only on a biblical worldview in ten areas. After an overview of what a biblical worldview looks like, we examined a biblical worldview of origins, authority, man, family, history, worship, suffering, justice, and education. We will close the series by looking at a biblical worldview of economics. My goal is that this series motivates you to develop a biblical worldview in every area of life.

For some strange reason that I still do not understand, I majored in economics in college. Several years ago, I ran across an envelope that had all of my grade report cards. Here are the courses I took in economics (no, I will not tell you the grade I made in each of these classes): Economics 210, 220, and 230, The Economics of Transportation, Microeconomic Theory (what a blessing that one was), Macroeconomic Theory, Principles of Labor Economics, International Economics, Managerial Economics, Economic Development, Mathematical Economics, The Economic Development of the United States, Economics of Industrial Organization, and Special Topics in Economics. Just reading those class titles will put you to sleep! I certainly cannot remember each of those classes, but I doubt that they included a biblical worldview of economics.

When many think of economics, they think of it as a *secular* discipline that certainly isn't spoken of in the Scriptures. If you thought that, you would be wrong. One author I was reading said that there are 700 passages in Scripture that address economics either directly or indirectly.

The most basic question we need to ask is this, "What do we mean by that word *economics*?" The simple dictionary definition is, "the branch of knowledge concerned with the production, consumption, and transfer of wealth." In this message, we are going to examine what the Bible has to say about economics.

I. The Essentials of a Biblical Worldview of Economics

I have read that as high as high as eighty percent of married couples in their twenties and thirties site economic problems as *the* major destructive force in their marriage. I strongly suspect that the main reason many Christians do not experience the joy that God offers them is because they have disregarded what God says in His Word about economics. In much of "American Christianity" there is the view that as long as you come by your money honestly, and as long as you give some to the church, the rest is yours to do with as you please. We are going to see in a few minutes that this is *not* what the Bible teaches.

John Piper in the book, *Brothers, We Are Not Professionals* says much that is counter to the worldview of economics that most Americans have.

The person who thinks the money he makes is meant mainly to increase his comforts on earth is a fool, Jesus says. Wise people know that all their money belongs to God and should be used to show that God, and not money, is their treasure, their comfort, their joy, and their security... God does not prosper a man's business so that man can move from a Buick to a BMW. God

prospers a business so that hundreds of unreached peoples can be reached with the Gospel...
 [John Piper, *Brothers, We Are Not Professionals*, pages 168, 169]

Where did Jesus say that one using the money he has mainly to increase his comforts on earth is a fool? Luke 12:16-20a:

And He told them a parable, saying, "The land of a rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?'" Then he said, "This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" But God said to him, "You fool!"

From Scripture, what are the essentials of a Biblical worldview of Economics?

A. Work

Work is *not* a part of the curse of sin coming into the world. God had Adam and Eve working before they sinned. Genesis 2:15 (ESV): "The Lord God took the man and put him in the garden of Eden to *work it* and keep it." That phrase "keep it" means to take care of it. God created us to work!

Ephesians 4:28: "He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need." The difference sin made is that much of the work we must do became toil with sweat and sometimes drudgery. A Biblical worldview of economics sees that work was a part of God's original plan.

B. Ownership

One of the basic truths of Scripture is that *God is the owner of everything*. Everything is His by right of creation. That explains one of the reasons that rebellious man is always looking for another source of origins, even something as ridiculous as Darwinian evolution. If God created the heavens and the earth, then beyond argument, **everything** is His. That is why a biblical worldview of origins was at the beginning of this series. If God is the creator of all that is then He is the owner of all.

The verses on God's ownership of everything are so numerous that it would take much of the rest of the message to just read them. Let me give you just a few.

Deuteronomy 10:14: "Behold, to the Lord your God belong heaven and the highest heavens, the earth and all that is in it."

Job 41:11: "Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine."

Psalms 24:1: "The earth is the Lord's, and all it contains, the world, and those who dwell in it." Haggai 2:8: "'The silver is Mine and the gold is Mine,' declares the Lord of hosts."

We see that the heavens and earth and everything on and in the earth belongs to God. Because He is the owner, He has the authority to tell us how we are to relate to possessions. Since God is the owner of the universe and everything in it, we don't have the right to disregard what He says about how we are to relate to His creation. He is the creator of all that is; He is sovereign over all things that He created.

Don't forget that it was God who created you! 1 Corinthians 6:19-20: "Or do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that *you are not your own*? For you have been bought with a price: therefore glorify God in your body." He created you and

if you have become a follower of Christ, He has redeemed you from the slave market of sin; you are His! He doesn't do joint ownership. There was a high-ranking angel named Lucifer that tried joint ownership and he learned that plan always fails. Sometimes someone objects and says, "I earned what I have, so it is mine."

But we read in Deuteronomy 8:18a: "But you shall remember the Lord your God, for it is He who is giving you power to make wealth..." The health, the energy, and the intelligence that you have, all comes from God. And make no mistake, He can take it away whenever He chooses. He is owner of all and He can do whatever He pleases with His property. That changes our perspective on everything. Until you see and accept this basic biblical truth, you will be in constant conflict with God because you will see Him taking or demanding what is yours.

C. Stewardship

Let's move from God's ownership to our role in life. What does that make us if God is indeed the owner? The biblical word is that we are stewards. A steward doesn't own anything. A steward is one who manages or oversees the possessions of the owner. We hear this concept often in Scripture, but familiarity with it robs us of seeing how absolutely radical it is. This concept of stewardship is found in Genesis 1:28: "God blessed them; and God said to them, 'Be fruitful and multiply, and fill the earth, and subdue it; and *rule* over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.'" The key word is "rule." It contains the idea of managing or overseeing. Here is the biblical worldview of possessions: *God is the owner of everything and we are His overseers or stewards.* The steward's goal is summarized in 1 Corinthians 4:2b: "...it is required of stewards that one be found trustworthy." Our goal, our objective when it comes to economics and possessions is to be found faithful and trustworthy on that day when we must give an account to the owner.

Our consumer culture says that if you earned it legally, it is yours to use for your own pleasure and comfort and it's nobody's business. A biblical worldview of economics says, "All I have control over belongs to God and I must give an account to Him as to what I do with the possessions He has entrusted into my hand."

II. The Enemies of a Biblical Worldview of Economics

There are many enemies to a biblical worldview of economics. I will share just two.

A. Greed

Greed is the desire to have money and material things for their own sake and not for a legitimate purpose. We see a description of greed in a parable Jesus told about a greedy farmer in Luke 12:15a, 19: "Then He said to them, 'Beware, and be on your guard against every form of greed...'" The greedy farmer says in verse 19, "And I will say to my soul, 'Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" Our greed is manifested in so many ways. You don't have to be wealthy to have greed. The lottery is built on greed and the lottery primarily takes from the poor. The lottery takes from those who can afford it least to fill a sinful desire to be rich.

Greed is manifested in our constant lust for bigger homes than we need, nicer furnishings for those homes than we need, and vehicles that are not just to get us from point A to point B, but to make a statement about us. Somehow greed has deceived us into thinking that the more we have the happier we will be. Hudson Taylor, the pioneer missionary to inland China, said it best, "The less I spent on myself and the more I gave ... the fuller of happiness and blessing did my soul become." [Source unknown]

The way greed works can be illustrated by seawater.

If you're thirsty out on the ocean, you look around at all the water and think, *I should drink this*. But little do you realize that because of seawater's high salt concentration, the more you drink it, the thirstier you will become. As you continue drinking to quench your thirst, you will eventually dehydrate, leading to headaches, dry mouth, low blood pressure, and an increased heart rate. Eventually you will become delirious, lose consciousness, and die.

[David Platt, *Counter Culture*, page 40]

That's what the desire for more and nicer stuff does. The more you get, the more you want and soon your soul is starved and you become a slave of stuff.

Columnist Ellen Goodman described how greed captures us. "Normal is getting dressed in clothes that you buy for work, driving through traffic in a car you are still paying for, in order to get to the job that you need so you can pay for the clothes, car, and house that you leave empty all day in order to afford to live in it." [Source Unknown]

B. An Earthbound Perspective

A biblical worldview of economics always has an eternal view and a pilgrim's mindset. An earthbound perspective always blinds us to what is eternal and thus what is important. It is not that what we store up here on earth might be lost; *it will be lost*. Either while we live or certainly when we die, it will be lost! Sooner or later all the material things will end up in the junk yard or the dump – the cars, the designer clothes, the big screen TVs, the houses – every material thing.

I remember several years ago driving up the long overgrown gravel driveway where the house I grew up in was located. It was small – probably the whole house was not more than 1000 square feet. But it was home and there were so many pleasant memories there. When I drove up, it was just an overgrown field. There were piles of rotting lumber and no house at all. That is the fate of all material things on this earth.

A biblical worldview of economics must have an eternal perspective. The only thing that lasts forever is people. Everyone alive today in this world will still have a conscious existence a million year from now in Heaven or in Hell. A biblical worldview of economics says that the wealth, the finances, the material things that we are so concerned with should be used to make disciples of Jesus Christ. Starting soon and continuing for many years, you will be challenged to give extravagantly to provide for needs concerning these facilities and developing the property so we can have a greater eternal impact on people surrounding us, but also funds to get more people where the unreached are, to revitalize churches that are close to death in neighborhoods where few are being reached with the Gospel. We will unashamedly be challenging you to sacrificially give so that more can be reached. That is an eternal perspective.

III. The Effect of a Biblical Worldview of Economics

When we ask for a biblical worldview of economics, I am convinced that the Lord will give it to us. When we have that biblical worldview, there will be an immediate and drastic difference. It will be as if a light comes on and we clearly see how earthbound we have been and all the material things that we were looking for will seem so foolish and so irrelevant to that which is eternal.

I want to build this last point around one of my heroes from Christian history – John Wesley (1703-1791). I certainly don't agree with all of Wesley's doctrine, but his biblical worldview of economics has

probably had a greater influence on me than any other person in history. John Wesley's guiding philosophy concerning economics was so very simple, but so profound. Here are Wesley's three "plain rules" concerning money that reflected his biblical worldview of economics:

1. Gain all you can!
2. Save all you can!
3. Give all you can!

You may be thinking, "That's not all that profound; it is really very simple." Many times, the most profound concepts are the simplest ones. Even so it was with Wesley. He really lived by these three plain rules. Using Wesley's three *plain rules*, let's examine the effect of a biblical worldview of economics.

A. A Biblical Worldview of Economics Has an Effect on the Motive for Making Money

It is estimated that John Wesley made 30,000 British pounds over his almost eighty-eight years. That would be roughly the equivalent today of someone having a lifetime income of about \$6,000,000. No one was a harder worker than John Wesley. The number of books that he either wrote, translated, or edited was over 200. It is estimated that he rode about 250,000 miles on horseback and preached an estimated 40,000 times. His books generated a lot of money. There is certainly nothing wrong with making lots of money! The important thing is what you do with it. Wesley certainly followed his first "plain rule" to "gain all you can."

B. A Biblical Worldview of Economics Has an Effect on Saving Money

Wesley never fell into the trap of adjusting his lifestyle to his income. We live in a "consumption culture." We have to build more closets to hold our clothes, more garages to hold our vehicles, and then rent storage spaces to keep all of the stuff that we have no room for in our closets and garages. John Wesley never fell into that trap.

C. A Biblical Worldview of Economics Has an Effect on Giving

Wesley came under conviction about giving to the needs of the genuinely poor. One year Wesley had an income of thirty pounds and his living expenses were twenty-eight pounds, so he had two pounds to give away. The next year his income doubled, but he still managed to live on twenty-eight pounds, so he had thirty-two pounds to give to the poor. In the third year, his income jumped to ninety pounds. Instead of letting his expenses rise with his income, he kept them to twenty-eight pounds and gave away sixty-two pounds. In the fourth year, he received 120 pounds. As before, his expenses were twenty-eight pounds, so his giving rose to ninety-two pounds. Even when his income rose into the thousands of pounds sterling, he lived simply, and he quickly gave away his surplus money. One year his income was a little over 1400 pounds. He lived on thirty pounds and gave away nearly 1400 pounds.

When John Wesley died in 1791 at the age of 87, the only money mentioned in his will was the coins to be found in his pockets and dresser. Most of the 30,000 pounds he had earned in his life had been given away. He wrote, "I cannot help leaving my books behind me whenever God calls me hence; but in every other respect, my own hands will be my executors." In other words, he was saying, "I will put a control on my spending myself, and I will go beyond the tithe for the sake of Christ and his kingdom."

Conclusion

So many Christians have bought into the lie that God + wealth = contentment. Sadly, after a lifetime of this approach, they realize that contentment has eluded them. The truth is, God + contentment = real

wealth, the kind that the world can't give and death can't take away. Your worldview of economics really matters. It is the difference between a wasted life and a life that is filled with contentment here and reward for eternity.