

# Making Bank: no man can serve two masters.

Matthew 6:24

**MPS:** Christians live to glorify God and serve King Jesus with all of life's treasure.

**OBJ:** Every person can understand how to glorify God with all of life's treasure by three relationships.

## **SONG** "Money (I Want Money)" by the Flying Lizards

The best things in life are free, but you can give them to the birds and bees. I want money. That's what I want. Your love gives me such a thrill, but your love don't pay my bills. I want money. That's what I want. Money don't get everything its true. What it don't get I can't use. I want money. That's what I want. I want money. I want lots of money. In fact, I want so much money. Give me your money. Just give me money.

**TRANS** Today I begin a short series on the treasure of life.

## Making Bank

*"No one can serve two masters, You cannot serve God and money. Matt 6:19-24*

**A master doesn't have to be a person.** It is anything that controls you, that holds influence over you to think and act in a way that serves the purpose, intent or glory of that thing or what it serves. Money makes you think that it can make you happy. But money will never satisfy you because it cannot satisfy you. The Bible warns us against this lie in Ecclesiastes 5:10, "*He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.*"

**Jesus also warns us when He says,** "*you cannot serve God and money.*" Treasure and money must be intentionally stewarded to serve Jesus, or it will be lord. Jesus' teaching on money warns us; it is never a matter of IF we allow money to master us, but WHEN & HOW we allow money to master us. *Any measure or extent to which money masters you excludes Christ's Lordship over you in that area / way of your life.*

**TRANS** Everybody wants to talk about money, except when it comes to the church. Then, people get funny. Few other subjects ignite such negative reactions from people. Why?

At LifePoint, we want to avoid talking about money too much, and talking about it too little. We should never talk about money more than Jesus did. 40% of all Jesus teachings dealt with money. So, as long as we don't preach on it more than 20 Sundays a year, we should be good. Honestly, we should talk about money openly and often in the church because it's an essential part of all we do, there is much false teaching/bad advice and misunderstanding of Biblical teaching and there is so much temptation that surrounds it. *When we center our lives in the Gospel, there is no topic off-limits because God works everything for our good.*

My aim in this series is simple.

*Christians live to glorify God and serve King Jesus with all of life's treasure.*

**The Making Bank series will cover three relationships with money.** First, we will look at Money and Identity, and consider how the Bible instructs us to understand our treasure in life so that we use it to build our lives in God's Kingdom, and not wrongly place our identity in it. Second, we will look at Money and Giving, and consider how the Bible instructs us to steward our money in a way that honors God. Third, we will look at Money and Mission, and consider how the Bible instructs Christians to steward our treasure to resource God's mission in the world. Today we begin with Money and Identity.

**TRANS** Let's see how we get owned by our stuff, and find God's grace to repent and serve King Jesus.

# Making Bank: Money and Identity

2 Cor 8:1-9

**MPS:** Christians steward life's treasure by grace to demonstrate the supreme glory of God and the Lordship of Jesus Christ.

**OBJ:** Every person should steward life's treasure by grace because of five guards that hold our identity in Christ.

Christians steward life's treasure by grace to demonstrate the supreme glory of God and the Lordship of Jesus Christ.

**We hold a strong desire for money because we believe money can do things that only God can do.** Money is only temporal and cannot sustain our needs. God's wisdom warns us, "*Wealth is worthless in the day of wrath, but righteousness delivers from death.*" <sup>Proverbs 11:4</sup> Nevertheless we continue to put our hope in it, believing it will make us happy, content, appreciated, secure, satisfied with myself or accepted by others. **Have we learned nothing from the prodigal son who had all his friends only while the money was flowing? Can we learn nothing from the multitude of lottery winners or millionaires that tell us how it ruined their life?** Oh, but I know, you would never let that happen.

**We establish our identity by money in many ways. First,** when we esteem money as providing for life what only God can provide; ultimate provision, security, safety, etc. we seek something from it that it cannot give us. Jesus tells the parable of the rich fool who thought money would be his provision, (Lk 12:14-21) to warn us that money cannot provide for us in this way. Proverbs 18:11 states this principle; "*The wealth of the rich is their fortified city; they imagine it an unscalable wall.*"

**Second,** we establish our identity by money when we more highly esteem those with money. The principle way this is manifested is when we covet other people's things, and want the life that we think they have. The real fallacy here is that so many in our world that seem to have money in fact do not, they're just in deep debt.

**ILLUS** Bernie Madoff, the biggest thief in history, stole \$50 Billion dollars in a ponzi scheme. His strategy was simple, use people's greed and pride against them. He argued this was true at the institutional level (SEC), the economic level (bank), and the personal level (investors).

**Third,** we establish our identity by money when those without money are less esteemed. The principle way this identity confusion is manifested is when we look at those who have little or no money and believe it is because they did something wrong and are unable to get it, like we have been able to get ours.

*The poor are shunned, even by their neighbors, but the rich have many friends.* **Proverbs 14:20**

**Fourth,** we establish our identity by money when we try to get everything money can provide for us MORE THAN pursuing what God wants for us and gives to us. Paul says he learned contentment in riches and in poverty. The aim of the Christian is contentment in Christ in all things, not want which drives the heart to stray from faithfulness to Jesus.

**Fifth,** we establish our identity by money when we try to give our kids everything in this world that money can buy. We also train our kids that our identity is determined by money.

**ILLUS** The first time my dad took me TO Disneyworld was an interesting and unforgettable experience. After a week of vacation and all three kids begging to go to Disneyworld, my dad drove us to the entrance of Disneyworld and said, "there it is kids, Disneyworld." He then signaled for a left turn, turned across the median to the other side of the highway, and proceeded to drive home. I tell you this to highlight that kids don't need everything money can give them. They need to learn how to live in right relationship to money, according to God's Word.

**Life does not consist in the abundance of our possessions.** <sup>Luke 12:15</sup> We know this, but we don't want to believe it or live by it. **Money never adds value to life by gaining it, nor strips dignity from personhood by losing it.**

## When money identifies us it obligates us.

**ILLUS** In an article called “The Debt-Stress Connection,” graphic designer Joshua Terrell of Sacramento, CA described himself as an easy-going person. That is, until the economy tanked, and he and his family started struggling financially.

He said, “I never let stress run my life before. But ever since money got tight, I’ve found that I’m a prisoner to it.” He worries that if he fills up the gas tank, he won’t be able to afford the movies on the weekend, or if he keeps paying for health insurance, he won’t be able to get his wife the birthday present she wants.

But then this past spring, the 37-year-old suffered a heart attack, even though he had no warning signs or risks. His doctors point to stress as a major contributing factor. Terrell said, “I feel like I’m a completely different person than I was. I would attribute more than 90% of it to worrying about my finances.”

When we build our lives on and fill our lives with all the things that money can buy, and support / sustain our happiness and relationships with them, then we are defining our life by it.

## **TRANS** So, how do I move beyond obligation to living by grace as the Bible teaches?

Christians must know and live from our true identity as followers of Jesus Christ, including our money, to bring glory to God and honor to King Jesus.

- In all, we belong to the Lord.

*For none of us lives to himself alone and none of us dies to himself alone. If we live, we live unto the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. Rom 14.7-8*

- All we have and are is from God.

*For in him we live and move and have our being. Acts 17.28*

- We are not our own; and should honor God with our bodies.

*You are not your own; you were bought at a price. Therefore, honor God with your body. 1 Cor 6.20*

- In all, we do everything for God’s glory.

*So whether you eat or drink or whatever you do, do it all for the glory of God. 1 Cor 10.31*

- In all, we seek the Kingdom of God first.

*But seek first his kingdom and his righteousness, and all these things will be given to you as well. Matt 6.33*

The **KEY** to the relationship between money and our identity is this: **do you sovereign or are you a steward?**

Not giving our money is really not about how much it’s worth. It’s about how much we want to maintain control so we don’t have to give God control in our life. Being a faithful steward is not just about giving a percentage to God, it’s about how we spend every dollar. Every dollar we are entrusted with is used as either an act of worship unto God or unto an idol. Faithful stewardship is determined by how we manage every dollar God has given us. Moving from obligation to grace in giving begins by embracing life as a steward unto God.

## **READ 2 Cor 8:1-9**

*We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, <sup>2</sup>for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. <sup>3</sup>For they gave according to their means, as I can testify, and beyond their means, of their own accord, <sup>4</sup>begging us earnestly for the favor of taking part in the relief of the saints—<sup>5</sup>and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. <sup>6</sup>Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. <sup>7</sup>But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. <sup>8</sup>I say this not as a command, but to prove by the earnestness of others that your love also is genuine. <sup>9</sup>For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich. 2 Corinthians 8:1-9*

**OBJ** Grace provides **five guards** to hold our identity in Christ as we steward life's treasure.

**#1: We guard our identity in God's grace when...**

1. **Grace initiates giving. 2 Cor 8.1-4**

Love compels us to give because Christ first loved us. Grace empowers to give because it moves through us to give ourselves away, as God did for us.

...not circumstances (.2), which were not good for giving.

...not obligation (.3), which asks, "how much do I have to give?"

...not need (.4), but rather the opportunity to participate in the move of God among his people.

**#2: We guard our identity in God's grace when...**

2. **Grace empowers sacrificial living. 2 Cor 8.5**

When a Christ-follower gives themselves to God, it never ends there. God sends us all, each and every one, to others in every act and deed.

**#3: We guard our identity in God's grace when...**

3. **Grace excels in action unto completion. 2 Cor 8.6-7**

It's not enough to have a great start for God. Grace excels our work through to completion. How often Christ-followers want to grow in faith...in speech...in knowledge...in earnestness and love...but not in giving. Grace excels even our giving to grow in life.

**#4: We guard our identity in God's grace when...**

4. **Grace supercedes command. 2 Cor 8.8**

Our obligation in the command is not dissolved, but rather superceded because of God's grace. We are not held to an obligatory set of rules or requirements. We are at liberty to go beyond and prove the measureless extent of God's move in our life and our earnestness for him.

**ILLUS** A team shows its ability through comparison with another team.

**#5: We guard our identity in God's grace when...**

5. **Grace transforms poverty into riches. 2 Cor 8.9**

The move of grace is opposite of anything the world embraces; "from riches to poverty". It was never about money, but glory. And only grace can bring glory.

When we know what grace has done for us through Christ Jesus, we can confidently live in the move of grace for our own lives. We do not hold onto riches as our hope, our identity, but rather we release our riches into his care and become poor, just as Christ did. We become stewards of God and not sovereign in ourselves, so that through our poverty others can know the riches of God's grace in Christ Jesus.

**CLOSE** Don't settle for being owned by that which God has given you to steward. My aim in these sermons is not to get money from you, but to get it out of you. You will either steward your money as God commands in His Word, or you will put your identity, hope and security in it, and it will fail you, disappoint you and destroy you, every time. Ask yourself three questions.

- Do you live as sovereign or as a steward?
- Have you moved beyond obligation to grace in your giving unto God?
- Are you living true to your identity in Christ, or trying to find your identity in something else?