





What does the Bible say Explicitly about Money?



The Bible on Money

- Everything belongs to God
- Work for money
- Avoid debt
- Save for future needs
- Avoid greed and materialism
- Be generous to others
- Trust in God, not in money
- Money can be a stumbling block



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Remembering Our Provider



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

"A man can receive nothing unless it has been given him from heaven." (John 3:27)

"What do you have that you did not receive?" (1 Corinthians 4:7)

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Trusting Our Provider



"The Lord is my shepherd, I shall not want." (Psalm 23:1)

"For the Lord God is a sun and shield; The Lord gives grace and glory; No good thing does He withhold from those who walk uprightly." (Psalm 84:11)

"And my God will supply all your needs according to His riches in glory in Christ Jesus." (Philippians 4:19)

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Trusting Our Provider



"For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And who of you by being worried can add a single hour to his life? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will be added to you." (Matthew 6:25-33)

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Working and Earning Money is a Good thing



"In all labor there is profit, but mere talk leads only to poverty." (Proverbs 14:23)

"He who tills his land will have plenty of food, But he who follows empty pursuits will have poverty in plenty." (Proverbs 28:19)

"For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. For we hear that some among you are leading an undisciplined life, doing no work at all" (2 Thessalonians 3:10-11)

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Working and Earning Money is a Good thing

"She looks for wool and flax And works with her hands in delight. She is like merchant ships; She brings her food from afar. She rises also while it is still night And gives food to her household And portions to her maidens. She considers a field and buys it; From her earnings she plants a vineyard. She girds herself with strength And makes her arms strong. She senses that her gain is good; Her lamp does not go out at night. She stretches out her hands to the distaff, And her hands grasp the spindle. She extends her hand to the poor, And she stretches out her hands to the needy. She is not afraid of the snow for her household, For all her household are clothed with scarlet. She makes coverings for herself; Her clothing is fine linen and purple. Her husband is known in the gates, When he sits among the elders of the land.

She makes linen garments and sells them, And supplies belts to the tradesmen. Strength and dignity are her clothing, **And she smiles at the future.**" (Proverbs 31:13-25)

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Avoid Debt



"The rich rules over the poor, And the borrower becomes the lender's slave." (Proverbs 22:7)

"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law." (Romans 13:8)

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Save for the Future



"Go to the ant, O sluggard, Observe her ways and be wise, Which, having no chief, Officer or ruler, Prepares her food in the summer And gathers her provision in the harvest." (Proverbs 6:6-8)

"A good man leaves an inheritance to his children's children" (Proverbs 13:22)

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The Result of Not Being Rich Toward God

"Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." 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! This very night your soul is required of you; and now who will own what you have prepared?" "So is the man who stores up treasure for himself, and is not rich toward God." (Luke 12:15-21)

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Where Your Treasure Is...



"Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys. "For where your treasure is, there your heart will be also."
(Luke 12:33-34)

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Money is Not Evil, but the Love of it is...



"He who loves money will not be satisfied with money, nor he who loves abundance with its income. . . . When good things increase, those who consume them increase."
(Ecclesiastes 5:10-11)

"For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness." (1 Timothy 6:7-11)

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Give Freely and be Generous



"The generous man will be prosperous, and he who waters will himself be watered."
(Proverbs 11:25)

"It is more blessed to give than to receive." (Acts 20:35)

"On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come." (1 Corinthians 16:2)

"Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver." (2 Corinthians 9:7)

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Give Freely and be Generous



"Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully." (2 Corinthians 9:6)

Recent research shows that evangelicals, on the whole, give on average 4% of their income to the church...

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Trust in God, not in Money



"Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy." (1 Timothy 6:17)

"When you set your eyes on it, it is gone. For wealth certainly makes itself wings Like an eagle that flies toward the heavens." (Proverbs 23:5)

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Money can be a Stumbling Block



"And Jesus said to His disciples, "Truly I say to you, it is hard for a rich man to enter the kingdom of heaven." Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God." (Matthew 19:23-24)

"The seed which fell among the thorns, these are the ones who have heard, and as they go on their way they are choked with worries and riches and pleasures of this life, and bring no fruit to maturity." (Luke 8:14)

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What about Gambling...?

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Types of Gambling

- Lotteries
- Casinos
- Sports betting
- Quick-stop (video poker, etc.)
- Online gambling



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"Gambling is the child of
avarice, or greed, the brother
of iniquity and the father of
mischief"
- George Washington



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The Early Church and Gambling

"The game of dice is an obvious snare of the devil. He precedes over the game in person, bringing to it the deadly venom of the serpent and even inducing ruin which when it is seen to be nothing, a great let down is brought about in the players. I ask you, O Christians, why is the former the case? This hand has been purified from its sins which were committed prior to conversion and the same hand has been admitted to the Lord's table, having received by God's mercy that which concerns the salvation of the soul. The same hand that rolls the dice is lifted up to the Lord in prayer. . . . I speak of this hand which is always given over to gambling, causing its own ruin and damnation. This hand is accustomed to the unbridled passion of gambling because gambling is like the devil's hunting sphere and those who play the dice are wounded with an irresistible allurements. . . . The gambling board is the devil's snare and the enemy's trap which induces greed but in actuality brings utter ruin. By gambling men become poor, squandering their own riches. Stop being a dice player and start being a Christian before Christ beneath the gaze of the angels and in the presence of the martyrs, cast your money upon the altar of the Lord, distribute your money to the poor before you allow it to be squandered by your unruly passions and trust your stakes to Christ who is always victorious."

2nd Century Sermon on Gambling, from North African Church

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The Early Church and Gambling



"The devil invented gambling."
- Augustine

"Money won by gambling is not won without sin and self-seeking sin."
- Martin Luther

Outlawed gambling in the entire city of Geneva
- John Calvin


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Gambling Promotes Sinful Behavior

- Materialism
- Greed
- Discontent
- Reliance on chance vs. reliance on God's providence
- Exploitation
- Laziness, not working
- Thwarts charity
- Seeks gain from the loss of others



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"The same state that urged people to stay in school, seek job training and persevere through hard work and sacrifice, also encourages the fatalistic belief that people's lives can change dramatically if their numbers come up in the Lottery. The state is selling one message with its right hand and another with its left." Mark Abramson, Sociologist

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Gambling – Knowing it From its Effects

- Addiction
- Poverty
- Crime
- Dishonesty
- Family strife and divorce
- Escape into alcoholism
- Exploitation of poor




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Wait – What About the Parable of the Talents?

"For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went **and traded with them**, and gained five more talents." (Matthew 25:14–16)


"Traded" – "ergazomai"

- To engage in activity that involves effort, work
- To do or accomplish something through work
- Give rise to as proceeds from work



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"Where there's reasonable manageable risk [investing in the stock market, etc.], you don't have gambling. Gambling is not simply risk. The word "gamble, gambling, gambler" are related to the word "game." They come from an old English word gammon, it's the idea of a game. Gambling is a game. It is not a game based on skill. It is not a game based on reason. And it is not a game based on anything controllable. It is a game based on sheer chance. Gambling is an appeal to sheer chance, random luck without skill or one's personal involvement. That's gambling. It's not like competing for a prize where you have to produce something or run faster than somebody else or do something better than someone else does because you have control over that. That's a rational, manageable, controllable activity. Gambling is not like that. It's not like risking in business for a return. It is an appeal to sheer chance without any control, purely random."
 - John MacArthur



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Wait – What About Casting Lots?

"So they put forward two men, Joseph called Barsabbas (who was also called Justus), and Matthias. And they prayed and said, "You, Lord, who know the hearts of all men, show which one of these two You have chosen to occupy this ministry and apostleship from which Judas turned aside to go to his own place." And they drew lots for them, and the lot fell to Matthias; and he was added to the eleven apostles."
 (Acts 1:23–26)

- Lots were made of a sheep's knuckle bones and functioned very much like dice
- The Israelites did use the casting of lots to determine the divine will.
- "The lot is cast into the lap but its every decision is from the Lord" (Proverbs 16:33)
- Lots were simply a way by which a sovereign God providentially revealed His will. Very much like the way He used the urim and thummim which was on the breastplate of the high priest to reveal His will, God used lots in order to show people His will. It was NOT gambling

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A Self-Exam on Gambling Addiction

Are you a compulsive gambler?
 Answer all 20 questions below and view our comments based on your answers.

1. Did you ever lose time from work or school due to gambling? Yes No
2. Has gambling ever made your home life unhappy? Yes No
3. Did gambling affect your reputation? Yes No
4. Have you ever felt remorse after gambling? Yes No
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties? Yes No
6. Did gambling cause a decrease in your ambition or efficiency? Yes No
7. After losing did you feel you must return as soon as possible and win back your losses? Yes No
8. After a win did you have a strong urge to return and win more? Yes No
9. Did you often gamble until your last dollar was gone? Yes No
10. Did you ever borrow to finance your gambling? Yes No
11. Have you ever sold anything to finance gambling? Yes No
12. Were you reluctant to use "gambling money" for normal expenditures? Yes No
13. Did gambling make you careless of the welfare of yourself or your family? Yes No
14. Did you ever gamble longer than you had planned? Yes No
15. Have you ever gambled to escape worry, trouble, boredom or loneliness? Yes No
16. Have you ever committed, or considered committing, an illegal act to finance gambling? Yes No
17. Did gambling cause you to have difficulty in sleeping? Yes No
18. Do arguments, disappointments or frustrations create within you an urge to gamble? Yes No
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling? Yes No
20. Have you ever considered self-destruction or suicide as a result of your gambling? Yes No

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A Warning about Trusting Luck and Chance

WARNING

"But you who forsake the Lord, Who forget My holy mountain, Who set a table for Fortune, And who fill cups with mixed wine for Destiny, I will destine you for the sword, And all of you will bow down to the slaughter. Because I called, but you did not answer; I spoke, but you did not hear. And you did evil in My sight And chose that in which I did not delight." (Isaiah 65:11-12)

Israel was bowing down before idols of Fortune and Destiny, much like people do today.

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Learn from a Ghost

"Business!" cried the Ghost, wringing his hands again.
"Mankind was my business. The common welfare was my business; charity, mercy, forbearance, and benevolence were all my business. The dealings of my trade were but a drop of water in the comprehensive ocean of my business!"
— A Christmas Carol, Charles Dickens



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Conclusions

Final Thoughts



- Where money is concerned, we need to remember that everything belongs to God
- Basic Biblical financial principles include that we work for money, we avoid debt, save for future needs, avoid greed and materialism, be generous to others, and trust not in money but in God who is our Provider
- Gambling is the worship of idols; the idols of luck and chance and pull in a plethora of sinful behaviors. It should be avoided at all costs

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