

Who Wants To Be a Millionaire?

Integrity – Psalm 15 – Financial Integrity

Politics. Sex. Money.

These are some of the topics that we have been taught to avoid in polite conversation. Just stick to the weather.

All of us know that the subject of money is a very personal and touchy subject today, because money and materialism are so interwoven into the fabric of our lives. Although money should not be everything to you, it does take a vital place in all of our lives. The Bible affirms this fact; and it goes on to show that money is, in fact, an issue of the heart, not of the pocketbook.

In Matthew 6:21 the Bible says "Where your treasure is, there will your heart be also." The Lord knew that there would be a link between our heart and finances.

In what ways does your use of your money reflect your heart today?

The Lord knew that this area would be a struggle, and the Lord is very direct in this matter. In fact, one out of every ten verses in the Gospels deals with the issue of money. Richard Halverson said in one of his books, "Jesus Christ said more about money than any other single thing because money is of first importance when it comes to a man's true character."

All throughout Scripture, there is a very direct and intimate correlation between the development of a man's character and how he handles his money. In fact, in Luke 16:11, Jesus says that if a man cannot be trusted to correctly handle worldly wealth, then he could not be trusted to handle true riches. Money is a vital area to put in order if we are to be men and women of integrity.

This might seem irrelevant to you because you do not have any money. Or you might think it to be irrelevant because this society to which David was writing when he wrote this Psalm was an agricultural society. It was uncomplicated, and they were not absorbed in buying things they did not need like we tend to be.

Nevertheless, the principles of the Word of God are timeless, and even though we are much more sophisticated economically, God, through David, puts his finger on two very common financial temptations that we face: greed and selfishness, which both lead to discontentment. So the bottom line is that these principles are very relevant to us today, and we must implement them into our lives if we are to be men and women of integrity.

Now we will see in the outline of first part of Psalm 15:5 two things:

1. Financial integrity in the giving of dollars.
2. Financial integrity in the gaining or receiving of our money.

So first, let's look at financial integrity in the giving of our money

"He does not put out his money at interest, Nor does he take a bribe against the innocent. He who does these things will never be shaken."
Psalm 15:5

"Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?"
Luke 16:11

*"If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest."
Exodus 22:25*

*"One who is gracious to a poor man lends to the Lord, And He will repay him for his good deed."
Proverbs 19:17*

Notice Psalm 15:5 the first phrase describing the man of integrity, "He does not put out his money at interest." Now, an important question, "Does the Bible teach against interest?" In general, "no". For example, in Deuteronomy 23:20, God said to the Jews that they were free to charge interest to foreigners (non-Jews). These dealings with foreigners were always in connection with commercial dealings. Remember Jesus telling the parable of the talents. The master said to the unfaithful steward that he should have at least gained interest on the money instead of burying it in the ground.

These are just two examples which show that, in general, gaining interest was fine. So what is David's point? Well David is not addressing commercial dealings here. He is addressing the Jews and their dealings with one another, as we will see in a minute.

But first, what is interest? Interest is a sum paid to a creditor in money or goods at a fixed rate in exchange for borrowed money or goods. The root word from Hebrew literally means "to bite" and I am sure many of us have already learned the biting reality of interest.

When it came to dealing with one another in the Jewish community among God's people, they were prohibited from charging interest. You might want to examine some of the following references: Exodus 22:25-27, Leviticus 25:35-38.

What is the point? God says "I am your God, a gracious God, the God of the poor. I am gracious to you." You should have, in fact you must have, a giving and gracious spirit, too.

In Ezekiel 18 God talks about the one who gives his money out on interest and takes increase from it. God calls him a violent son that will not live. God felt very strongly about this. We see the same thing in Nehemiah 5 where the rich rulers were charging interest and taking the land as collateral from their poor countrymen. God says this isn't right, period.

Jews were not to charge interest to one another. But let me point out one important distinction before you arrive at the wrong conclusion. When a Jew borrowed from another Jew in this society it was not for commercial reasons. It is always found in the context of a poor one among them, who perhaps had come upon adversity or other problems. And in this situation they were to loan at no interest or even give to meet that brother or sister's need.

Now here is the issue: in the responding to legitimate needs of fellow men they were to do nothing for self-gain. They were to be gracious, not greedy, always with their hands open to help the poor. God says a lot about the poor, and there are many startling verses. Two examples are: Proverbs 19:17 and Proverbs 21:13. This same thought is seen in the New Testament in passages such as Acts 2, Acts 4, Acts 20, and 2 Corinthians 8.

When was the last time that you gave generously to someone in need without expecting anything in return?

Now secondly, David addresses financial integrity in the gaining or receiving of money. Look at the next phrase, "nor does he take a bribe against the innocent." A bribe is the idea of a reward, a gift, or an inducement. David's

“You shall not distort justice; you shall not be partial, and you shall not take a bribe, for a bribe blinds the eyes of the wise and perverts the words of the righteous.”
Deuteronomy 16:19

point is that this true believer cannot be induced with money. Money will not induce him to violate principle (Exodus 23:8, Deuteronomy 16:19).

Money may not be the only issue here. A promotion could be seen as a bribe if the boss is wanting you to say or do something against your integrity in order to get it.

Some people, because of greed, in David's day were exploiting other people. They had an insatiable need for more and more. They elevated this need for money above the commitment to true integrity. These core principles are so relevant today because greed is so pervasive in our society.

What about you today? What would you do for a few million dollars? Would you violate your integrity?

It is unfortunate that people are willing to give up their marriages, families, and friends to make a little more money.

How you make the money you have, and what you do with the money once you make it are two issues intricately tied into your character.

Lastly, consider: What is the purpose of God's gracious provision in your life? Why has God enabled you to have energy to work and make money?

There are three reasons why God gives us money:

1. To advance His kingdom – which is our whole reason for existence.
2. To meet our needs – using discernment given by the Holy Spirit.
3. To minister through you to others -- be generous and ready to share.

And when all is said and done... It's not how much you make, but how you make it and what you do once you make it, that will matter in the end.

How are you handling the finances God has given you, no matter how much or how little He has given? Are you tightfisted and stingy or willing to meet the needs of the poor and needy as Jesus taught?

Jesus said that if you could not be trusted with worldly wealth, you would never be entrusted with true riches (Luke 16:11). If you want to be really used of God, you have to learn to use the money God gives you ... His way. "For where your treasure is, there will your heart be also!" (Matthew 6:21).

Where is your heart?

What do you need to do in response to this lesson?
