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## Sermon Summary #42

### Money Matters and the Presence of God Hebrews 13:5-6

I'm not a huge fan of ranking the comparative benefits or blessings of the gospel. I know some believe that adoption into the family of God as spiritual sons and daughters is the greatest blessing of the gospel. Others prefer justification, the truth that through faith we are declared righteous in Jesus. Occasionally you will hear someone talk about forgiveness of sins or the indwelling of the Holy Spirit as the greatest benefit we gain through faith in Jesus.

I don't know how you can say one of these is any "better" than another, but if it makes you feel good to choose, you are certainly free to do so. But if you pressed me to make a choice, I might be inclined to put *the presence of God* at the top of the list. Knowing and being assured that, no matter what I face in life, God is always there with me, comforting and encouraging me, is a blessing of immeasurable value. What I have in mind is what we all remember from what David said in Psalm 23:4 – "Even though I walk through the valley of the shadow of death, I will fear no evil, for *you are with me.*"

We find this same emphasis all through God's Word. Let me give you just a couple of examples.

To **Isaac** God said: "Sojourn in this land, and *I will be with you* and will bless you, for to you and to your offspring I will give all these lands, and I will establish the oath that I swore to Abraham your father" (Genesis 26:3).

To **Jacob** God said: "Return to the land of your fathers and to your kindred, and *I will be with you*" (Gen. 31:3).

To **Moses** God said: "But *I will be with you*, and this shall be the sign for you, that I have sent you: when you have brought the people out of Egypt, you shall serve God on this mountain" (Exod. 3:12).

To **Gideon** God said: "But *I will be with you*, and you shall strike the Midianites as one man" (Judges 6:16).

To **Solomon** God said: "And if you will listen to all that I command you, and will walk in my ways, and do what is right in my eyes by keeping my statutes and my commandments, as David my servant did, *I will be with you* and will build you a sure house, as I built for David, and I will give Israel to you" (1 Kings 11:38).

To the people of **Israel** as a whole God said: "When you pass through the waters, *I will be with you*; and through the rivers, they shall not overwhelm you" (Isa. 43:2).

To the **Church** Jesus said: "And behold, *I am with you always*, to the end of the age" (Matt. 28:20).

And I could cite dozens of other biblical passages that promise the same thing. The simple but glorious truth is that God promises to be with you in whatever dark valley through which you must pass. He promises to be with you in your bedroom. He promises to be with you in your car, regardless of your destination. He promises to be with you on the athletic field or in the gym or on the golf course. He is with you when you stand toe-to-toe in an argument with your boss. He is with you in the kitchen and in the backyard. He promises to be with you in the hospital when you are undergoing surgery. He is with you when you visit the friend who is undergoing surgery. He is with you at work and at play and while you sleep and whether you stand or sit or run. He is with you in that movie theater and with you as you sit in front of the TV.

There is no greater blessing, no more powerful incentive for obedience, no more comforting truth in the midst of unimaginable hardship and temptation than the promise of God that he will be “with” us. We find this simple but life-changing, fear-defeating truth everywhere in God’s word.

And we find it yet again here in Hebrews 13:5-6. But here it appears in a somewhat unusual context. Unlike those other instances that I just read, *here our author appeals to God’s abiding presence as the incentive for not loving money. Here, the reason or ground for why we should be content and satisfied with what we own is that God has promised always to be present and never to leave us or forsake us.*

I would have expected a different incentive to undergird the command that I be free from the love of money. I would have expected our author to say something like:

“Keep your life free from love of money because there will never be enough to satisfy you . . . or because God will always make certain that you have enough at the end of the month to pay all your bills . . . or because your friends and family will then discover you to be a much nicer person than you otherwise would be . . . or because as Paul says in 1 Timothy 6 the love of money is the root of all sorts of evil . . . or because greed and covetousness are destructive passions in the soul.”

Of course, all these are true enough. But instead, our author bases his exhortation on God’s abiding presence with us. This calls for careful thought on our part. But before we jump into it, let’s look at the nature and reason for the commandment itself.

#### *Money Matters*

Times haven’t changed all that much from the first century to the twenty-first. And the reason for this is that *human nature hasn’t changed at all*. So it doesn’t surprise me in the least that here in Hebrews 13 our author tackles head on in consecutive verses *the challenges we face from sex and money*. Of course, I’m not suggesting that first-century life is identical in every way to life in the twenty-first. Obviously circumstances and cultures change. But I’m fairly confident in saying that *regardless of the century in which a person lives, sex and money will always be at the top of the list when it comes to our greatest battles and the temptations we encounter.*

So here we read in Hebrews 13:4 of our responsibility when it comes to sexual purity, and then in 13:5-6 of our attitude toward and the use of money. *Sex and money. Money and sex*. Are there any issues of greater urgency in our day? *Are there temptations we face on a regular basis that do not in some manner relate to these two themes?* I would venture to suggest that our culture is dominated by the issues of sex and money. So it behooves us to slow down in our progression through this concluding chapter of Hebrews and take a close look at both. We’ve already talked about issues of sexual morality, and so today we turn our attention to money matters.

Talking about money and wealth is always a difficult and challenging thing. One reason for this is that *not all of us struggle with the same problem*. Some of you are frugal by nature. You have a hard time getting the consent of your soul to spend much if anything on yourself. Others of you are shopaholics and spendthrifts. You’ve yet to see anything in a store display that you didn’t think you needed to purchase.

For some of you saving comes easily. For others, it’s tantamount to cutting off a leg or an arm (and for some of you, both legs and both arms!). Some of you live in the paralyzing fear of poverty while others never give it a second thought. Some people are amazingly generous and go out of their way to look for opportunities to give while some are incredibly and inexcusably stingy and always seem to find an excuse not to give. Some of you were raised in homes of great wealth while others were raised in families that barely lived above subsistence level.

There are people here today who tend to be more ascetic and tight-fisted. You are keenly aware of the threat of materialism and worldliness and you are overly sensitive to the amount of money in your savings account or your investment portfolio. The result is that you have a hard time enjoying the blessings God has given you. You tend to feel guilty for having so much and yet can’t find it in your heart to be grateful. Others of you rarely if ever think of the sins of greed and avarice and you would never consider yourself materialistic. You are perhaps a bit too comfortable with the luxuries of life and perhaps even presumptuously think you are entitled to them.

***The Bible repeatedly says what may appear to be conflicting things about wealth.*** On the one hand, it says that ***wealth is good, that it is a blessing from God***, and that it is to be enjoyed as we gratefully thank God for his bounty.

“Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers” (Deut. 8:17-18).

“The blessing of the Lord makes rich, and he adds no sorrow with it” (Prov. 10:22).

“Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil – this is the gift of God” (Eccles. 5:19).

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy” (1 Tim. 6:17).

The result of these texts is that some of you will immediately say to yourself: “Well, that settles it. Sam said the Bible portrays wealth as a good blessing from God that I’m to enjoy. So don’t clutter up my thinking or cast a shadow on my freedom to take advantage of it.” In other words, your tendency is not to listen to the flip side of the coin. But on that flip side we discover that ***the Bible also says that wealth is very dangerous***, that it can corrupt our morals, and that it has the power to draw our trust away from God and onto itself.

“No one can serve two masters, for 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 God and money” (Matt. 6:24).

“And he said to them, ‘Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions’” (Luke 12:15).

“As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful” (Matt. 13:22).

“But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs” (1 Tim. 6:9-10).

So does this mean the Bible contradicts itself on the issue of money and wealth? No. But it does mean we need to navigate through these choppy waters very carefully lest we veer off to one extreme or the other. The solution the Bible gives us is in two words: ***gratitude and generosity***.

We must first acknowledge that all wealth is God’s wealth and whatever we are enabled to obtain through righteous and diligent labor is a gift from God. We are to receive with gratitude the blessings of monetary gain and respond to God with joy and gladness (see Deut. 28:47-48).

But here is where the so-called “Health and Wealth” or “Prosperity” gospel goes astray. ***It isn’t enough merely to receive and rejoice. We must also rejoice and release.*** We are called both to enjoy what God has given us and to use it to bless and support and encourage others.

In other words, ***enjoyment of wealth must never degenerate into hoarding.*** Wealth is meant not only to be a blessing to our lives but through us to be a blessing to others. Perhaps the most famous passage in the NT on wealth is found in 1 Timothy 6:17-19. There Paul says,

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1 Timothy 6:17-19).

What tends to destroy both gratitude and generosity is *guilt*. Guilt is a terribly ineffective energy in the soul. If you feel guilty for what God has given you, perhaps because he does not seem to have given nearly as much to others, you will struggle to enjoy it as a blessing. And if your decision to give and bless others is motivated by guilt you will fail to experience the joy that comes from freely and generously giving (see Acts 20:34-35).

An especially insightful passage is found in Psalm 112. We read in vv. 1 and 3,

“Praise the Lord! Blessed is the man who fears the Lord, who greatly delights in his commandments! . . . Wealth and riches are in his house, and his righteousness endures forever” (Ps. 112:1,3).

But we also read this in v. 9,

“He has distributed freely; he has given to the poor; his righteousness endures forever; his horn is exalted in honor” (Ps. 112:9).

Note that both *enjoyment of wealth* and *effusive generosity* are characteristic of the righteous person. He/she is able to rejoice in what God has given to them and to enjoy it with profound gratitude at the same time they happily give to those in need and release their wealth for the good of others. “His righteousness endures forever” in both cases!

Let’s turn our attention now to the text itself. Notice that there is *a two-fold exhortation, a reason, and a consequence*.

#### *The Exhortation*

We begin with the exhortation: (1) “keep your life free from love of money” and (2) “be content with what you have” (v. 5). Although these are two separate statements, they are saying the same thing. Not to be in love with money is contentment. And if you are able to live in contentment with what you have, it means you are free from the love of money.

Thus we see that *in order to be free from the love of money you have to believe that what you already have in God is enough. His presence is sufficient*.

When he tells us to be “content” with what we have, does that mean we should never take a different job because it pays more? No, it doesn’t mean that. Does it mean that we should never entertain any ambition in our hearts? No, it doesn’t mean that either. Does it mean that I should never try to advance my career or that I should never make wise investments or that I should never work overtime or that I should refuse a monetary gift if one were ever offered to me? No, it doesn’t mean any of those things. So, then, there is no *necessary* inconsistency between being “content” with what we have and the desire to improve our circumstances.

What he means is this. Work hard. Save well. Be diligent. Pursue advancement. Improve your skills. Invest wisely. And whatever God gives you as a result of your labors, be grateful. So long as what you gain you gained honestly and without having to sacrifice your family or your faith or your health or the welfare of others, enjoy it. Praise God for his abundant goodness. And be content with it. If God has enabled you to honestly and legitimately earn \$1,000,000, be content with it, and generous. If God has enabled you to honestly and legitimately earn \$50,000, be content with it, and generous. If you can earn more, do so, and whatever you gain, be content with it. And be generous.

In Philippians 4:11 Paul declared, “I have learned in whatever situation I am to be *content*.” Don’t misunderstand what he’s saying. This is not laziness or fatalism or yielding passively to whatever comes our way. Rather it is a detachment from anxious concern by having learned to live immune from the poison of circumstances. As I said earlier, this doesn’t mean that we shouldn’t try to improve our lot in life, nor does it mean that we shouldn’t enjoy the material blessings God has given us. It simply means that whether we have a lot of stuff or nothing at all, our confidence in God and our joy in life are unchanged!

Some of you here today have grown up in wealth and prosperity. There’s nothing wrong with that. Praise God for his abundant blessings. But the question is: would you be content and joyful in Jesus if you were suddenly forced to

live on a considerably smaller salary? Have you become so dependent on the ever-present and always available stuff of life, the luxuries and the gadgets and the knowledge that you'll never go without a meal when you're hungry, that you assume you deserve it all, that God owes it to you, that he's not worthy of your trust if he doesn't continue to supply you with all good things?

Others of you have grown up suffering lack, perhaps in virtual poverty. Perhaps you learned along the way how to cope with loss and deprivation in a way that honors Christ. What would happen if you suddenly became wealthy? Would abundance and prosperity corrupt you, or would you find yourself struggling with guilt at having so many possessions?

***The issue for us all is resting and rejoicing in Jesus to such an extent that neither poverty nor prosperity has any effect on us, whether for good or ill.***

### *The Reason*

We now turn to the reason why we should be content rather than driven by a love of money: God is with us!

The wording here in v. 5 is powerful and intensive. First of all notice that the promise is from God himself. A slightly more literal rendering would be: "For **he himself** has said." No one else has said it on God's behalf. This isn't someone claiming to speak for God. God himself, and it is quite emphatic, is the one who makes this promise and assurance to us. And he doesn't merely say it once. Again, more literally, "he said it and it still stands." Or, the ever-lingering and always applicable effect of what he said is that he will never leave us.

But that's not all. When you and I want to reinforce an impossibility, we often say something like: "That will never, ever happen." Here in v. 5 our author does this not once but twice! He uses a double negative which might be rendered this way: "***I will not, no, by no means will I ever abandon you. And if that doesn't register with your soul, let me say it again: I will not, no, by no means ever will I forsake you.***" You would think saying it once would be enough. But God knows how prone we are to doubt. He knows how inclined we are to question whether or not he's really committed to us. He knows that our experience in this world is one where we are often abandoned by people closest to us. People make promises. They make vows. They declare their undying and unwavering commitment and promise that no matter what happens they will always be there for us. No matter how bad it gets, whether there be financial disaster or physical disability or some devastating loss, they tell us that we can count on them. They won't let us down.

God knows that all of us, at some time or other, and in the case of many of you several times, have experienced the devastation that comes when that person on whom you thought you could always depend failed to show up. Or if they did show up, they told you they were backing out of a relationship or a marriage or now refuse to fulfill a promise or pay a debt.

God says:

"I know how hard it is for you to believe anyone when they promise they'll always be present with you. I know how deep the pain is in your heart. I know that your instinct is never to trust anyone ever again. I know that you've put up defenses in your heart lest you suffer that unimaginably painful rejection yet again. I know that you think you yourself can only rely on you yourself. But I'm telling you that, as God, as the only totally truthful being in the universe, I will always be there when you need me. You may not feel my presence. You may feel all alone, but you aren't. I'm there. I'm watching and loving and caring and guiding you through even the worst of circumstances. So don't be afraid. Don't make stupid or sinful decisions based on your past experience with unreliable people. Trust me. I will never, ever, by no means ever leave you or forsake you or abandon you. There isn't much you can rely on in this life. The stock market looks stable, but one day it will crash. Your house feels sturdy and strong, but a tornado may leave it in a pile of rubble. Your husband/wife gives every indication that they meant what they said when they exchanged wedding vows with you, but there's no guarantee they won't fall in love with someone else. Your best friend has repeatedly told you, 'If you're ever in a bind, call me.' But I'm the only one you can ultimately and unconditionally and with complete confidence know will keep his word to you."

One of the greatest pop songs ever written came from the pen of Carole King. It was made popular by James Taylor. It is titled, "You've Got a Friend." It goes like this:

"When you're down and troubled and you need a helping hand,  
And nothing, whoa, nothing is going right.  
Close your eyes and think of me, and soon I will be there,  
To brighten up even your darkest night.

You just call out my name, and you know wherever I am,  
I'll come running to see you again.  
Winter, spring, summer, or fall, all you have to do is call,  
And I'll be there, yeah, yeah, yeah, you've got a friend."

I love that song. And it's truly wonderful when it actually comes true in our experience. I've had a couple of friends like that. But even with them there's no guarantee. The only guarantee is with God. He's the only friend who is present whenever we call. Always. Ever. Never-failing.

And the point of our author is that *money will never be a friend like that*. Money and all that it can gain for you will eventually let you down. It will leave you empty and frustrated and poor and miserable. Money can't satisfy you, only God can. Money says, "Trust me. I will make you happy. Get as much of me as you can. Pile it up. Hoard it. Spend it. Steal it. Do whatever is necessary to amass as much of me as is possible and I promise that you won't be sorry. I'll fill that void in your soul. I'll bring you a sense of worth and value and importance. Just look at the world. Do you see all those rich people? They sure are happy, aren't they? Wouldn't you like to be one of them?"

But it's a lie.

"OK, Sam, but this verse doesn't encourage me. It scares me to death. After all, God *did* forsake his only-begotten Son. He abandoned him on the cross. He gave him over to torture and death. Didn't Jesus himself cry aloud: 'My God, my God, why have you forsaken me?' And isn't the word here in Hebrews 13:5 translated 'forsake' the same Greek word found on the lips of Jesus when he uttered that horrible question? *So, if God ended up leaving and forsaking his most beloved Son, Jesus, what makes me think he won't do the same to me?*"

Great question. But it comes from a horrible misunderstanding of why God forsook or abandoned Jesus on the cross. In doing so he was imputing to him the guilt and sin of us all. Jesus was forsaken and abandoned as the punishment and judgment you and I deserved, *precisely in order that we would never have to undergo such an experience. We will never be forsaken by God precisely because Jesus was forsaken in our place*. Whatever abandonment you and I deserved, he suffered. The separation from God that he endured, we should have, but now never will.

Therefore, if someone had pushed back against God's promise here in v. 5 and said, "How do I know you will never leave me or forsake me," God would reply by pointing to the cross of Christ. "There," he says to us, "there in the God-forsakenness of my Son and your substitute is the assurance that you will never undergo what he did. All the reasons why I might leave you or forsake you have been poured out on Jesus." In his dying and suffering in your place you are assured that God will never forsake you, that he will always be with you, that you will never endure separation from him.

### *The Consequence*

And now the *consequence*: "So we can confidently say, 'The Lord is my helper; I will not fear; what can man do to me?'" (Heb. 13:6).

Your immediate response to this may be to say: "Are you kidding me? People can do a lot of things to me. They can beat me up. They can slander my name. They can file a lawsuit that may lead to bankruptcy. They can undermine my efforts to do what is right. They can conspire to have me thrown into jail. They might even arrange to have me killed!"

Yes, you are right. ***But they can never rob you of eternal life! They can never separate you from the love of God in Christ! They can never reverse God's verdict that through faith you are now righteous in his sight! They can never overturn God's decision to forgive you of your sins! They can never stand in the way of God orchestrating even the worst of experiences to bring about your good and his glory. They can never deprive you of the joy of an eternity spent with Christ in the new heavens and new earth!***

The Apostle Paul addressed this same issue in slightly different terms in Romans 8. He asked: "If God is for us, who can be against us?" (Rom. 8:31).

In asking this question, Paul is not suggesting that we don't have adversaries. Paul had dozens, perhaps hundreds, of them. They beat him and whipped him they stoned him and threw him in prison and did everything they could to undermine his work and ministry. In fact, Paul lists our adversaries and the opposition we face in Romans 8:35-36, things like tribulation and distress and persecution and famine and nakedness and possible martyrdom!

But his point in Romans 8 and our author's point in Hebrews 13 is simply that ***no human adversary or spiritual enemy is of any account*** since God is for us and with us.

Notice also that Paul doesn't simply ask the question, "Who is against us?" His question is, "If ***God*** is for us, who can be against us?" So who precisely ***is*** that God? What kind of God are we talking about?

"I am God, and there is no other; I am God, and there is none like me, declaring the end from the beginning and from ancient times things not yet done, saying, 'My counsel shall stand, and I will accomplish all my purpose'" (Isa. 46:9b-10).

That's the God who is for you! Do you need more? OK, try this one on for size:

"his dominion is an everlasting dominion, and his kingdom endures from generation to generation; all the inhabitants of the earth are accounted as nothing, and he does according to his will among the host of heaven and among the inhabitants of the earth; and none can stay his hand or say to him, 'What have you done?'" (Dan. 4:34b-35).

Our author in Hebrews 13 says much the same thing: Since God is with you and will never, by no means ever, leave you or forsake you, what ultimate or eternal harm can any human being inflict upon you? Answer: none! If you have God's presence now and forever, what does it matter what mere humans do to you? And what is all the wealth in the world if God is not with you? Or if God should abandon you, of what value or benefit is a lot of money?

### *Conclusion*

How, then, might we enjoy the wealth God has given us without yielding to the temptation to trust money and to love it? The answer is right there in our text: ***know and believe and trust in the all-satisfying promise of God that he will never leave you or forsake you!*** The way to live in contentment with whatever you have is to enjoy God's abiding presence and his promise that no matter what humans may do to you they can never separate you from God's presence and love and eternal purpose in Christ.

The way you break your enslavement to money is by the power of this single, simple truth: God will always be with you. God will never leave you. God will never forsake you. All his promises to you in Christ are true and immutable and more satisfying than all the money in the world and everything it might obtain for you. Will you believe it?