



ACBC 2020
Counseling. Discipleship. Training

Thesis: if debt is NOT *the* problem, then wealth creation can never be *the* solution. In fact, if desires are *the* problem, more wealth ~~may~~ will actually exacerbate the problem.

THE Problem

Acts 8:20-23

²⁰ But Peter said to him, “May your silver perish with you,

because you *thought* you could obtain the gift of God with money!

²¹ You have neither part nor lot in this matter,

for your *heart* is not right before God.

²² Repent, therefore,

of this *wickedness of yours*,

and pray to the Lord that,

if possible, the *intent of your heart* may be forgiven you.

²³ For I see that you are in the gall of bitterness¹ and in the bond of iniquity.”

“for” = because...

The “reason” for Peter’s prayer is found here. The reason that Peter directs Simon to God is that Simon, being bound in iniquity, cannot extradite himself. Only the Lord can “get ahead of desires.” Only the Lord can “change” the *intentions* of one’s heart. The “forgiveness” Peter says Simon needs, is not merely declarative (justification), but transformative (transformative).

Strong curse... may you, along with your silver, be sent to **destruction**... used of the eternally damned

“part” = partnership
“lot” = ownership

Peter is likely declaring Simon’s present exclusion from God’s kingdom due to his desires... not behaviors

²⁴ And Simon answered, “Pray for me to the Lord, that nothing of what you have said may come upon me.”

This request does not read like repentance. Simon was instructed to pray to God, not get someone else to do so. Simon prays for the cessation of suffering, not the honor of God

¹The NET adds the helpful explanation that this idiom means “particularly envious or resentful of someone.” Simon wanted...REALLY BADLY... for himself what was given to the Apostles. See Deuteronomy 29:17-18 & Isaiah 58:6.

Implications

1. Simon's problem is NOT merely behavioral, but in the heart (no different for those in debt)
 - a. "thought" vs. 20
 - b. "heart" vs. 21
 - c. "intent of your heart" vs. 22
2. Not only is Simon's problem in his heart, but he cannot extradite himself. Simon is IMPOTENT to solve Simon's problem. Simon is NOT self-sufficient.
 - a. Simon is bound by/in iniquity/sin, vs. 23
 - b. One must NOT give Simon the illusion that the solution was inside himself
 - c. God must, and only God can, forgive (transformational) Simon's intentions
3. Simon is NONETHELESS culpable though his desires were perhaps not invited or intense² ...
 - a. "wickedness of yours" vs. 22
 - b. "bond of iniquity" vs. 23
4. Do not allow language of "head" vs. "heart" knowledge. Peter uses synonymously...
 - a. "thought" vs. 20 (*nomidzo*)
 - b. "heart" vs. 21
 - c. "intent of your heart" vs. 22 (*epinoia*)³

If THE problem is desire(s),⁴ then THE solution is the Lord of the soul—the desire factory.

Hebrews 12:1-4

¹ Therefore, since we are surrounded by so great a cloud of witnesses,

let us also lay aside every weight, and sin which clings so closely,
and let us run with endurance the race that is set before us,

² looking to Jesus, the founder and perfecter of our faith,
who for the joy that was set before him endured the cross,
despising the shame, and is seated at the right hand of the throne of God.

³ Consider him who endured from sinners such hostility against himself,
so that you may not grow weary or fainthearted.

⁴ In your struggle against sin you have not yet resisted to the point of shedding your blood.

Paradigmatic Questions

- | | | | |
|---|-------------|----|------------|
| 1. What is the Problem? | Suffering | OR | Self (Sin) |
| 2. What is the Goal? | Relief | OR | Redemption |
| 3. What is the Solution? | Situational | OR | Spiritual |
| 4. What is God like and what is He doing? | Therapist | OR | Savior |

²It is common for those bound by sinful desires for the same sex (SSA) to excuse their desires on one or two supposed bases: (1) I did not *invite* these desires, or (2) My desires are not that *intense*.

³Compare Hebrews 4:12, "thoughts (*enthumesis*) and intentions (*ennoia*)" of the heart.

⁴I am not sure who said it first, but it has been said often: "The heart of the problem is a problem of the heart."

Significant Scriptures

How dangerous to set one toward money before the heart is addressed (and how much worse if the heart is barely, rarely addressed)?

Matthew 6:24

No one can [ability issue] serve [lit: “to be slave of”] two masters [lit: “lords”] 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 both God and money.

Points to consider:

1. “Serve, love, devoted, hate, and despise” are terms of affection that reflect desires of the heart. The issue is one of quality of affections. Which is the stronger desire?
2. This is an all or nothing proposition – one or the other, God or money. “Balance” (50/50) is not an option – what is envisioned is not two employers, but absolute obedience to one of two lords, “masters” (D. A. Carson).

“The things most highly treasured occupy the ‘heart,’ the center of the personality, embracing mind, emotions, and will; and thus the most cherished treasure subtly but infallibly controls the whole person’s direction and values....both God and Money are portrayed, not as employers, but as slave-owners. A man may work for two employers; but since ‘single ownership and full-time service are of the essence of slavery’ (Tasker), he cannot serve two slave-owners. Either God is served with a single-eyed devotion, or he is not served at all. Attempts at divided loyalty betray, not partial commitment to discipleship, but deep-seated commitment to idolatry...For any other concern to dominate one’s mind is to stoop to pagan fretting. ‘In the end, just as there are only two kinds of piety, the self-centered and the God-centered, so there are only two kinds of ambition: one can be ambitious either for oneself or for God. There is no third alternative’ (Stott)” (Carson, *Matthew*, 177-79, 182).

Luke 16:11

If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?

Points to consider:

1. Unfaithfulness got one into debt in the first place. Only faith will lead one out.
2. Christ makes a distinction between wealth and “the true riches.” They are not the same. One is of the world (temporal) and one is found only in heaven (eternal).
3. Christ also makes the connection between faithfulness (with worldly things) and being trusted (with eternal things, specifically, the true riches).

Mark 8:36

What does it profit a man
 To gain the whole world
 And forfeit his soul?

Look at danger of more wealth. With more wealth will come more self-sufficiency, how hard to trust God when self has been thus far sufficient?

Points to consider:

1. When does wealth creation end? What impact does it make on the time/energy/focus required to make disciples? (e.g., Matt 28:19 –The Great Commission)
2. What will satisfy your soul – the world or salvation? What is the risk/danger of accumulating great wealth if, in the process of doing so, one’s relationship with God is affected? Will it become “harder” to trust God...and easier to trust self?

God intends for us to enjoy everything that He has provided us, including money:

1 Timothy 6:17-18

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.**

¹⁸ They are to do good, to be rich in good works, to be generous and ready to share.

1. Do not be haughty (proud); do not flaunt in your money
2. Do not hope in your money (could wealth creation engender this?)
3. Do not hoard your money
4. Do hope in God
5. Be grateful to God
6. Do good
7. Be generous

This passage warns us that riches are uncertain, while God can be trusted and provides hope.
 Other relevant verses:

“Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.”
 (Prov 11:28)

“Put no trust in extortion; set no vain hopes on robbery; if riches increase, set not your heart on them. (Psalms 62:10)

When our selfish desires exceed our desire to please God, **money can be dangerous**. Paul David Tripp addresses this possibility in his book *Sex and Money* (pp. 152-155):

1) Money can be a ready occasion for you to forget God.

“Money can function as an ingredient in a lifestyle that, at street level, forgets God’s existence and His plan. It reduces one’s expenditure of money to personal desire, self-defined need, and the pursuit of individual comfort and pleasure. You may not have theologically denied the existence of God, but your money supports a lifestyle that ignores it.”

2) Money can change the way you think about you.

“Money can encourage you to be more self-focused and demanding; it can edge you toward being discontent with what once made you content, and even more dangerous, money can move you to begin to expect from life what you should not expect and feel that you deserve what you do not deserve.”

3) Money can occasion you to look down on others.

“As it (money) redefines your identity, it can also change the way you look at others. Money can stimulate the prideful prejudice that lurks somewhere in the heart of every sinner.”

4) Money can weaken your resolve to fight temptation.

“We come into this world as a danger to ourselves. We are naturally more discontent than content. We are naturally attracted to what should scare us. We intuitively push against God’s boundaries. So, anything in our lives that protects us from us, anything that restrains us, or anything that makes it hard for us to go where our desires are able to wander is a blessing. In this way money is a danger Most of us regularly buy what we do not need because we have followed desires that need to be restrained because we can afford whatever in that moment caught the attention of our hearts.”

5) Money can finance your allegiance to the kingdom of self.

“As you hold and use your money, you must constantly remind yourself that the holding and using of money are acts of worship... You are using your funds in the worship of yourself, even if you don’t know it, or you are using your money in the self-conscious worship of God. Your money is being invested in the building of your self-focused little kingdom of one, or being offered in the interests of the grand and glorious eternal kingdom of God. This is the temptation that every sinner faces, to use the resources that he has been given to finance the wants, needs, and desires of the kingdom of self, and the more money that is in your hands, the more power this temptation tends to have.”

Money and Possessions - A Question of Both Character and Competence

Character – Is my attitude towards money and possessions pleasing to God?

Does my desire for material things exceed my desire to please God?

Have money and possessions become idols within my heart?

What is my attitude regarding debt?

Competence – Do I possess the knowledge required to effectively manage God’s possessions?

Using a Budget

Tracking Expenses

Saving for Emergencies

Saving and Investing for Future Needs

What is the Problem?

The presenting problem would be something like “We are so stressed because of financial concerns.”

The performance problem might then be “We are spending more money than we are making.”

The preconditioning problem could then be “We deserve more, we need to keep up with the Jones, I want immediate pleasure ... all worship wars with God ... and thus THE PROBLEM is, **as always**, a forsaking of God’s glory (worship war) for things of the world (pursuing the gifts over the Gift Giver)

Wealth creation can only address the first two....

You must get to the heart

A Steward - Someone an Owner (God) entrusts with the management of their assets.

Ownership – God Owns It All

Just the word alone “stewardship,” brings God to the forefront of the conversation... does wealth creation?

1 Chron 29:11 Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, for **all that is in the heavens and in the earth is yours**. Yours is the kingdom, O Lord, and you are exalted as head above all.

Psalm 24:1 The **earth is the Lord's** and the fullness thereof, the world and those who dwell therein.

Deut 10:14 Behold, to the Lord your God **belong heaven and the heaven of heavens, the earth with all that is in it.**

Hag 2:8 The silver is mine, and the gold is mine, declares the Lord of hosts.

Job 41:11 Who has first given to me, that I should repay him? **Whatever is under the whole heaven is mine.**

Which phrase will sell more “units”.... stewardship OR wealth creation?

What if I have a desire to create wealth?

Matt 19:23-24 And Jesus said to His disciples, “Truly, I say to you, **only with difficulty will a rich person enter the kingdom of heaven.** Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”

Matt 6:21 For where your treasure is, **there your heart will be also.**

Deuteronomy 17:17 And he shall not acquire many wives for himself, lest his heart turn away, nor shall he acquire for himself excessive silver and gold.

Do I possess the power to get wealth?

Deut 8:17-18 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, as it is this day.

What will result if God chooses to bless me with wealth?

Luke 12:48 Everyone to whom much was given, of him **much will be required,** and from him to whom they entrusted much, they will demand the more.

What does the Word say about sharing what I have?

Luke 3:11 And he answered them, “Whoever has two tunics is **to share with him who has none,** and whoever has food is to do likewise.”

Eph 4:28 Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something **to share with anyone in need.**

Since wealth does not follow me into eternity, how important should I allow it to be in my mortal life?

Prov 13:22 A good man **leaves an inheritance** to his children’s children.

What does the Word say regarding contentment?

1 Tim 6:7-8 For we brought nothing into the world, and we cannot take anything out of the world. But **if we have food and clothing, with these we will be content.**

Can wealth creation attack contentment?

Now list three words that come to mind when someone says:

Wealth Creation

Stewardship

1)

1)

2)

2)

3)

3)

“First Aid” when you determine that your counselee(s) are facing financial challenges:

30 Day Diary to track expenses (keep all receipts)

Monthly Income and Expense form to create a budget

Notice these are first “revealing” and “restraining” skills

Thoughts to consider:

Am I commanded to create wealth?

If I make wealth creation a priority, am I depriving myself of an opportunity to see God’s amazing work in my life regarding my needs?

If I am more dependent on wealth, does that make me less dependent upon Christ?

How does my desire for wealth compete with my desire to please God?

Does the size of my nest egg or bank account have any connection to sanctification?

Is God more interested in how wealthy I am, or how righteous I have become?

Is debt the problem?

Is wealth creation the solution?

Is Christ a Redeemer in wealth creation?

Is Jesus reduced to a therapeutic healer in wealth creation?

Is Jesus needed to create wealth?

Is Jesus needed to subdue (put off) greed and instill (put on) contentment?

Is the problem of debt one of the heart?

If debt is a desire problem, what is the only solution?

***** Special gratitude to George Kelley for helping me see the differences between Stewardship and Wealth Creation.