

How One Handles Money Reveals Much about His Character



COVETOUS character

2 Kings 5:22-26

- **Pragmatic**
- **Hurtful**
- **Selfish**
- **Lying**
- **Judged**



DECEITFUL character

John 12:4-6

- **Deceitful**
- **Uncaring**
- **Unaccountable**
- **Betraying**
- **Self-condemned**



UNFRUITFUL character

Mt. 13:22; Luke 8:14

- **Capable but unfocused**
- **Concerned about the things of the world (age).**
- **Cooling off spiritually**
 - “choking” rather than enjoying
- **Immature**
- **Possibly entirely fruitless**



We should regularly pray Agur's prayer

Proverbs 30:8-9

*Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that is needful for me,
lest I be full and deny you and say, "Who is the LORD?"
or lest I be poor and steal
and profane the name of my God.*

RUINED character

1 Timothy 6:9-10

- Issue is one's "desire" or "craving"
- Desire here is for an affluent lifestyle, which is possible if one is "rich."
- One wrong desire can spawn/grow many others that come from that "root."
- Some of many shoots from the root:
 - "Ruin" of character at its very core
 - Spiritual drift possibly ending in apostasy
 - Self-inflicted harm and pain
- Wrong handling of money can pollute character immeasurably and permanently.



RUINED character

1 Timothy 6:9-10

Review the words describing the harm

- **Snare**
- **Lusts which do not make sense**
- **Drowning**
- **Ruin**
- **Destruction**
- **Wandering from the path**
- **Piercings**
- **Pains**

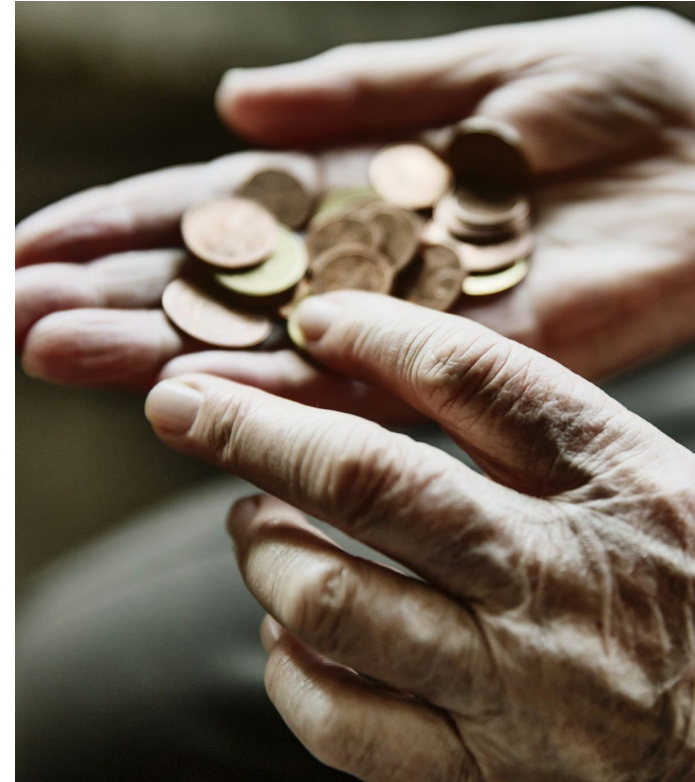


HAUGHTY character

1 Timothy 6:17-19

- **Some believers become rich, proud**
- **The question is – do they “crave” this?**
- **Note: they are standing on an “uncertain,” collapsing foundation.**
- **Evidence that one is proud about his money:**
 - **Unwilling to do good with it**
 - **Unwilling to serve God and man (“good works”)**
 - **Unwilling to be generous**





How you handle money not only reveals character, but it **can pollute character immeasurably and permanently.**



But one can also manifest good, clean character in how he handles money. Following are good character qualities.



Incorruptible

*Exo 18:21, Moreover, look for able men from all the people, men who fear God, who are trustworthy and **hate a bribe**, and place such men over the people as chiefs of thousands, of hundreds, of fifties, and of tens.*



Incorruptible (Ex. 18:21)

- Hates not only the practice of a bribe but the very idea.
 - Good character is not hidden but usually known by the people (the people had nominated these men (Deut. 1:13) before Moses invested them with authority.
 - Learn to hate anything that smacks of dishonesty.
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Scrupulous

*2 Kings 5:14, So he went down and dipped himself seven times in the Jordan, according to the word of the man of God, and his flesh was restored like the flesh of a little child, and he was clean. 15 Then he returned to the man of God, he and all his company, and he came and stood before him. And he said, “Behold, I know that there is no God in all the earth but in Israel; **so accept now a present from your servant.** 16 But he said, “As the LORD lives, before whom I stand, I will receive none.” **And he urged him to take it, but he refused.***



Scrupulous (2 Kings 5:14-16)

- Elisha refused payment when he thought it would take away from God's glory.
 - It is important that this unsaved man know that the true prophets of God did not act from motives of self-interest and that "the gift of God could not be purchased with money" (Acts 8:20). In another setting Elisha did accept presents that he shared with his men (2 Kings 4:42).
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Secure

Pro 10:9, *Whoever walks in integrity walks securely, but he who makes his ways crooked will be found out.*



Secure (Pr. 10:9)

- He has no worries about being checked on.
 - He has a straightness about this character that makes people trust him. They feel secure knowing he is upright.
 - How one handles money, either with integrity or with crookedness will be found out over time.
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Generous

*Pro 11:24-25, One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. 25
Whoever brings blessing will be enriched, and one who waters will himself be watered.*

Pro 28:8, Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor.

Pro 28:27, Whoever gives to the poor will not want, but he who hides his eyes will get many a curse.

Note the promises to the generous

Pro 11:24, One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.

Pro 28:8, Whoever multiplies his wealth by interest and profit gathers it for him who is generous to the poor.

Pro 28:27, Whoever gives to the poor will not want, but he who hides his eyes will get many a curse.

- **Grows richer (11:24)**
- **Will be enriched (11:25)**
- **Will be watered (11:25)**
- **Receives blessings that the greedy lose (28:8)**
- **Will not want (28:27)**
- **Will not experience (a curse. “Curse” = lit. an execration)**
 - **Curse from the poor who are ignored**
 - **Curse from others who observe his miserable self-centeredness**
 - **Curse from the Lord Himself**
 - **Matthew Henry: “Woeful is the condition of that man who has the word of God and the prayers of the poor against him.”**



Proven Faithful

*Pro 28:6, Better is a poor man who walks in his **integrity** than a rich man who is crooked in his ways.*

*Pro 28:20, A **faithful** man will abound with blessings, but whoever **hastens** to be rich will not go unpunished.*

*Prov. 28:22, A stingy man **hastens** after wealth and does not know that poverty will come upon him.*



Proven Faithful (Pr. 28:6, 20, 22)

- Financial integrity will be tested by opportunities to become rich in crooked ways.
 - Integrity takes time to develop but it can be quickly lost.
 - A faithful man is contented, not hastening.
 - A faithful man has faith – faith that the Lord will provide.
 - A main proof of character is one's focus – self or others?
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Faithful in little things

- *Luke 16:10, “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. 11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own? 13 No servant 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.”*
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Faithful in little things (Luke 16:10-13).

- *Little things are those related to “unrighteous wealth.”*
 - ***The test for spiritual opportunity of service is
uprightness in handling unrighteous wealth.***
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Note the character flaws of one whose money is misused or ill-gotten (Luke 16:10-13)

- **Faithless** (*faithfulness requires faith in God – that He always does the right thing with the right motive.*)
- **Dishonest** – *adikos = unrighteous; unrighteousness with money gets at the very heart of whether one is a true Christian (recall Judas, a “thief”)*
- **Irresponsible** – *not handling properly what was given*
- **Enslaved** – *not master of desires; What are you serving? Slave to money?*
- *The test is how one handles a “very little.”*
- *Another test is how one handles someone else’s money.*
- **Spiritually ignorant** -- *Lacks spiritual understanding of what “true riches” are.*
- *Summary: the two requirements for being entrusted with the “true riches” of the Gospel and of serving the Lord*
 - **Be faithful**
 - **Be honest** (*this can be established about a person (2 Kings 22:7).*)

Contented

Heb. 13:5, “Make sure that your character is free from the love of money, being content with what you have; for he Himself said, ‘I will never desert you, nor will I ever forsake you.’”

“Contentment works not by adding to our circumstances, but by subtracting from our desires.”

-- Jeremiah Burroughs

Note finally the direct connection with how we handle money and opportunity to handle the “true riches” of the gospel and gospel ministry.

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

