

Good morning! It is getting crowded around here. So I figure'd I'd preach about money. Not really. Sorry if you brought a friend. Preachers often have a bad reputation but truthfully if preachers are not regularly preaching about money they are not being faithful to King Jesus. He taught more about money than heaven and hell combined. 11 of his 39 parables are about money. Almost every page of the Gospel of Luke is about money. 15-20% of Jesus teaching is on money. If I were truly faithful to the proportion of Jesus teaching, I preach on it every 6 sermons. There are around 2,350 verses on money – twice more than there are verses on faith and prayer combined.¹ Money is important. Why?

Why did Jesus talk so much about money? Because he knows it is important and powerful. He knows our frame. He knows we are easily seduced. He knows how quickly we can lose our way with this issue. He knows that money is the great competitor of God in the hearts of men. Money is an index to a person's real character. Our stewardship tells the true story of our lives. I'm a Nike guy. I know I know I've been around before all the woke stuff. Phil Knight is the guy who started Nike and in his memoir he describes when they finally started being successful: "When it came rolling in, the money affected us all. Not much, and not for long, because none of us was ever driven by money. But that's the nature of money. Whether you have it or not, whether you want it or not, whether you like it or not, it will try to define your days. Our task as human beings is not to let it."² Phil Knight is no Christian but he understands the power of Mammon.

Matt 6:19-21 [761]. This is. . . / Where you money is, there your heart will be. You throw money at that which you love most and it trains the affections of the heart. Displays and directs the heart. Your spending reveals who or what commands the worship of your heart. Money is powerful. It is not evil in itself. The love of money is though. Money can be helpful or hazardous and it all depends on the disposition of the heart. It is fine to have money but tragic when money has you. And you don't have to have it for it to have you.

Jesus says money leads the heart. Cash commits. Treasure reveals. Luther said that nothing exposes your true gods like your wallet and your zipper. And Americans are more materialistic and consumeristic than ever. Giving is extremely low. Studies show that Christians give between 1.6% and 2.16% of their income. / Dollar for dollar, the average American gave more during the Great Depression than they do today.

We're in a rat race. One person said, "[We] are being persuaded to spend money we don't have, on things we don't need, to create impressions that won't last, on people we don't care about" (Tim Jackson). This is why Jesus taught so much about it and warned about it: Jesus speaks of the deceitfulness of riches in the parable of the soils (Matt 13:22). Luke 6:24: "woe to you who are rich for you have received your consolation." 18:24-25: "Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! For 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." / **Luke 12:13-21** / If money is powerful and dangerous but has great potential, we need to have a solid theology of stewardship: 6 points

I. God Owns It All – He is the creator and therefore the owner of all. Ps 24:1: the earth is the Lord's and everything in it. Haggai 2:8: God says the silver is mine and the gold is mine. Deut 8:18 remember the Lord your God, for it is he who gives you the ability to produce wealth. 1 Cor 6: you are not your own for you were bought with a price. In this sense, nothing really is yours. It is his, and on loan to you. / At the end of 1 Chronicles, David is praying in the temple and says, "But who am I, and who are my people, that we should be

¹ *Money Poss*, 3.

² *Shoe Dog*, 379.

able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. . . . LORD our God, all this abundance that we have provided for building you a temple for your Holy Name comes from your hand, and all of it belongs to you. I know, my God, that you test the heart and are pleased with integrity. All these things I have given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. LORD, the God of our fathers Abraham, Isaac and Israel, keep these desires and thoughts in the hearts of your people forever, and keep their hearts loyal to you." (1 Chron 29:14 16-18 NIV). So any giving we do is giving back.

II. God has entrusted us with resources. We are his stewards. A steward is a money manager. If someone lends you money and tells you to manage it, he wants you to manage it for his benefit. God owns it all. He has entrusted you as a steward to manage his money for his glory. / To be a good steward, you must be a good manager. If in debt, appl yourself to getting out of debt. The Ramsey plan has a proven track record. Perform plastic surgery on your CC. Budget. Lots of tools. Know where your money is going. Don't live beyond means. "If your outgo exceeds your income, your upkeep will be your downfall."

III. God commands you to give. Specifically, the biblical principle from Genesis to Revelation is the tithe. Ten percent of your income, right off the top. Now sometimes you'll hear people cry out "that's just the OT." Actually, the OT "tithe" added up to 23%: 10% temple, 3 1/3% poor, 10% festival expenses. It is in the OT, but you see it reaffirmed in the NT. E.g. in Matt 23, Jesus says "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. *These you ought to have done*, without neglecting the others."

Nine times out of ten people who object to the tithe do so because they are greedy and want to give much less than OC Israel did. They need to hear this: where you treasure is not, there your heart is not. But the real question is this: would God expect his NC people – on this side of the cross and this side of Pentecost - fully forgiven and filled with the Spirit – to give more or less than his OC people? To ask it is to answer it. Think SOTM – everywhere he raises the bar, never lowers it. "You have heard it said don't murder, I say no anger." Think of it mor like this: in the NC you are no longer required to only give 10%.

Church Father Irenaeus wrote this in the 2nd C., "The Jews were constrained to a regular payment of tithes; Christians, who have liberty, assign all their possessions to the Lord, bestowing freely not the lesser portions of their property, since they have the hope of greater things."

The principle has always been the tithe. Not just in the Law but before the Law. Right out the gate God rejects Cain's offering but accepts Abel's because was the firstborn of his flock – the first and best. In Genesis 14, Abram gives a tenth of everything to Melchizedek King of Righteousness (18-20). In Genesis 28, Jacob puts down a memorial stone at Bethel and say "all that you give me I give a full tenth to you." Then clearly in the Law. Lev 27:30: "Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the LORD'S; it is holy to the LORD."

This whole Bible principle is the tithe, the first fruits to the storehouse.³ Exod 23:19: "The best of the firstfruits of your ground you shall bring into the house of the Lord your God." The tithe goes to your local church, then offerings beyond that. Prov 3:9: "Honor the LORD with your wealth and with the *firstfruits* of all your produce." Again, it is not really that you give ten percent – you repay ten percent. Tithing isn't giving, it is returning. And

³ (Exod 13:2 12-15, 23:15-16, Deut 26:1-2, 2 Chron 31:4-10, 1 Cor 16:1-4)

tithing is not the finish line but the starting blocks. Not the ceiling but the floor. Not the bike ride but the training wheels.

Not only does God expect you to give, 2 Cor 9:7 says he loves a *cheerful* giver. Deut 15:10: "You shall give to him freely, and your heart shall not be grudging when you give to him, because for this the LORD your God will bless you in all your work and in all that you undertake."

You may have to start with begrudging giving. But King Jesus says that as you give, your heart will follow. What is the best way to change from a begrudging giver to a cheerful giver? Give! / God expects you to give, but it is not what he wants from you but for you.

IV. Life is short. Even if you get a solid 80 years. We get around 4K weeks. James 4: life is a mist. You can't take your stuff with you. / Alicia and I have moved a lot. 8 times I think and I hate it. When I pass a U-haul on the highway I just salute. . . . You know what I have never seen? A hearse pulling a U-Haul. Ps 49:16-17: "Be not afraid when a man becomes rich, when the glory of his house increases. For when he dies he will carry nothing away; his glory will not go down after him." Prov 23:4-5: "Don't wear yourself out trying to get rich. Be wise enough to know when to quit. In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle" (NLT). After John D. Rockefeller died, someone asked his accountant: how much money did he leave behind? The accountant said, "all of it." Can't keep it. / **1 Tim 6:6-10.** Life is short but:

V. Eternity is long. We tend to be functional materialists. What I mean is we may say we believe life is short and eternity is what matters but we live like this life is all there is. We are eternity amnesiacs. We forget that this world and worldly things will not bring fulfillment.

Eccles 5:10: ""He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." Ryle: "Money, in truth, is one of the most *unsatisfying* of possessions. It takes away some cares, no doubt; but it brings with it quite as many cares as it takes away. There is trouble in the getting of it. There is anxiety in the keeping of it. There are temptations in the use of it. There is guilt in the abuse of it. There is sorrow in the losing of it. There is perplexity in the disposing of it. Two thirds of all the strifes, quarrels, and lawsuits in the world, arise from one simple cause, - *money!*"⁴

Yet so many people are driven by it. Remember in Aladdin when first meets the genie and the genie says most people ask for money and power then sayd, "Do me a favor, do not drink from that cup. I promise you, there's not enough money and power on earth for you to be satisfied." 1Tim 6:6: "godliness with contentment is great gain." A key to happiness is not to acquire more, but desire less.

Randy Alcorn says you can't keep your treasure here, but you can send it ahead. Remember Matt 6: do not store up treasure here – it won't last – but store up treasure in heaven, which will last. Be rich toward God. Jim Elliott: "He is no fool who gives what he cannot keep to gain what he cannot lose." Tozer: "Whatever is given to Christ is immediately touched with immortality."

VI. Giving is the Good Life. It is good for so many reasons, but one of them is that God promises blessing. Around here we criticize the prosperity gospel a lot: healthy wealthy happy, more faith more money less sickness. But for every mile of road there are two miles of ditch. *Generally* speaking, God does say it will go well for you when you obey him, and especially when it comes to finances. Here is how Presbyterian

⁴ *Practical Religion*, 309.

theologian Ligon Duncan puts it, "The Bible teaches that the liberality of God's blessings to us is connected to the liberality of our Christian giving."⁵

What if your life is in disarray because you are not obeying fully here? What if you are not experiencing all that God has for you? Only one way to find out, right? Scripture clearly teaches that you will be blessed as you give cheerfully, proportionately, sacrificially. Prov 3:9-10: "Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." Prov 10:22: "the blessing of the Lord makes rich." 11:25: "Whoever brings blessing will be enriched, and one who waters will himself be watered." Ps 112 the man who fears the Lord is blessed. Wealth and riches are in his house. In the context of possessions, Matt 6:33: seek first the Kingdom and all the rest will be given to you. Luke 6:38: "Give and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you." 2 Cor 9:6: you sow sparingly you will also reap sparingly but if you sow bountifully you will also reap bountifully. The choice is yours: sparing or bountiful? Gal 6:7: you will reap what you sow.

Mal 3:6-10 You can't out give God. Test him! He's looking for people who steward his resources well / My Mom could tell you story after story of God's provision.

I know its hard out there currently. You are being robbed but the solution to being robbed by man is not to rob God. Augustine: "Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whosoever, therefore, desires to secure a reward for himself, let him render tithes, and out of the nine parts let him seek to give alms." Jerome, who translated the Latin Vulgate in the 4th C: "If anyone shall not do this [tithe] he is convicted of defrauding and supplanting God."

2 Cor 9:11: ""You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God" (NIV). "So that". As you give sacrificially, you will be enriched. 2 words prevent prosperity. Make a lot of money and use it to bless people, reverse the curse, and honor God. As God blesses the work of your hands – keep the same standard of living. Raise your standard of giving not your standard of living. When it comes to the blessing of God, be a conduit not a container

We are stewards. Giving is not about what God wants from you for but for you. Giving is about hearts for God, a get to, not a got to. Live in light of eternity. Randy Alcorn writes, "Five minutes after we die, it will be too late to go back and redo our lives. Gazing into the eyes of the Christ we treasure, we'll know exactly how we should have lived. God has given us his Word so we don't have to wait to die to find out how we should have lived. And he's given us his Spirit to empower us to live that way now. Ask yourself: Five minutes after I die, what will I wish I would have done with the money and possessions God entrusted to my care: What will I wish I'd given away while I still had the chance? When you've come up with an answer, why not do it now? Why shouldn't we spend the rest of our lives closing the gap between what we are doing and what we'll wish we would have done for his glory?"⁶

⁵ Ten Principles.

⁶ Randy Alcorn, "Dethroning Money to Treasure Christ Above All," in *For the Fame of God's Name*.