

## HOW MUCH IS ENOUGH when it comes to our MONEY?

Have you ever wondered “**How Much is Enough**” when it comes to serving and giving to the LORD? You hear us pastors always talking about giving and about how you should serve. But really, How Much is Enough? Is there a certain number or percentage of my time and resources that I can give to God where I am good? Is there a point where I have done enough? Does it really matter how much I give of myself? After all, I thought salvation was a free gift. Why do I feel like I am having to work for it or earn it? Some people get offended whenever we talk about giving of our time, talent and treasure. When it comes to giving we hear words like the “tithe” (the concept of giving the first 10% (1 out of 10) of our increase to God) If I do that, am I good? Have I done what is required?

Over the next three weeks we are going to dive into the question, “**How Much is Enough**” when it comes to our TIME, TALENT and TREASURE? Today, we are going to start by talking about everyone’s favorite topic, our TREASURE. Of course by TREASURE, I am referring to our MONEY. Then over the next two weeks that follow we will discuss our TIME and how we are to leverage it for God and then conclude our final week with our TALENT and how we are to use our giftedness for God’s glory.

But before we can answer the question “**How Much is Enough?**” We first have to understand the purpose for which God gave us life on this earth to begin with.

**Genesis 1:26 (NIV) 26** Then God said, “Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground.”

God has given us time, talent, and treasure on this earth so that we may steward life on it and to ultimately bring Him glory. We are called to be fruitful and fill the earth with life. Taking our time, talent and treasure, and using it to make the earth a glorious place to live that reflects the very glory of the one who made us and gave us life! But there is something that is competing with the initial vision God had for life on earth. Of course we understand that something to be selfishness which is the epitome of sin. listen to what Peter says in **1 Peter 4**.

**1 Peter 4:1-11 (NIV)** Therefore, since Christ suffered in his body, arm yourselves also with the same attitude, because whoever suffers in the body is done with sin. This is an attitude where the flesh, which leads us to sin and is motivated by selfish desires, is no longer allowed to dictate because we are in a sense dead to self and now alive to Christ where we have willingly embraced suffering and are no longer fearful of death because we know that in Christ we are ultimately victorious. **2** As a result, they do not live the rest of their earthly lives for evil human desires, but rather for the will of God. **3** For you have spent enough time in the past doing what pagans choose to do—living in debauchery, lust, drunkenness, orgies, carousing and detestable idolatry. **4** They are surprised that you do not join them in their reckless, wild living, and they

heap abuse on you. **5** But they will have to give account to Him who is ready to judge the living and the dead. **6** For this is the reason the gospel was preached even to those who are now dead, so that they might be judged according to human standards in regard to the body, but live according to God in regard to the spirit. **7** The end of all things is near. Therefore be alert and of sober mind so that you may pray. In other words, don't be lulled to sleep chasing after the cares of this life or the pursuits of selfish desires **8** Above all, love each other deeply, because love covers over a multitude of sins. **9** Offer hospitality to one another without grumbling. Here is the key verse and what we are to do with our TIME, TALENT, and TREASURE. **10** Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

When God established mankind on earth it wasn't so we could live as we please utilizing and taking advantage of all that God has given us for our own vain pleasure but so that we could love one another and care for one another on the earth being faithful stewards of the various forms of God's grace. When we ask the question, "**How Much is Enough?**", if we are honest with ourselves we ask a question that at its root comes from a place of selfishness. We ask How Much is Enough because we want to use the rest for ourselves. (This was where my giving journey with God started - [share testimony of when I started giving and the hurdle of selfishness that wanted to throttle my giving](#))

If you have your portion of God's word turn with me to Haggai. It is found at the end of the OT. If you go to where the NT begins and work backwards passing over Malachi and Zechariah which are the last two books you will find Haggai.

This tension of wanting to place boundaries on what we give to God so that we can use the rest for ourselves is one that was also a problem Israel was dealing with! The context for Haggai takes place following Israel's exile to Babylon as Cyrus the King of Persia gives a proclamation to Israel that would allowed them to return from Babylon back to the homeland after 70 years in exile. Leading the return of God's people was Zerubbabel who would be the established governor and Joshua the high priest (btw, this is not the same Joshua that led Israel into the promised land originally. He has long since died) 16 years later God commissions the prophets Haggai and Zechariah to stir up the people to rebuild the temple and to reorder their spiritual priorities. Here is what the Lord said through Haggai.

### **Haggai 1:1-11 (NIV)**

**1** In the second year of King Darius, on the first day of the sixth month, the word of the LORD came through the prophet Haggai to Zerubbabel son of Shealtiel, governor of Judah, and to Joshua son of Jozadak, the high priest:

**2** This is what the LORD Almighty says: "These people say, 'The time has not yet come to rebuild the LORD's house.'"

The Babylonian Empire who had originally taken Israel into exile were now under Persian control and the Jews were being given permission to return to their home land and rebuild their Temple.

They had hardly commenced rebuilding when there was a change in Persian leadership & their neighbors to the north in Samaria began to give them a little trouble. As a result, zeal for constructing the Temple waned and the people began to live as is the nature of most of us when it comes to life in this world: they depended less on faith in the Lord and His Word and thus began seeking after earthly prosperity and comfort for themselves.

Here is why rebuilding the Temple was so significance:

The temple was a sign of God's covenant fellowship with His people. Nebuchadnezzar had the temple destroyed which in essence had suspended the covenant God had with His people. As far as Israel's enemies were concerned it looked as if God had abandoned Israel. If God's kingdom was to be restored (which was promised by God as part of His covenant with Israel when they were first sent into exile) the Temple had to be rebuilt.

3 Then the word of the LORD came through the prophet Haggai: 4 "Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?" It was not uncommon for those who had great wealth to overlay their walls and ceilings with cedar wood. The reference being made to their paneled houses is an indication that those who had returned were seeking to live in luxury & comfort. They were too focused on their own houses and their own individual comfort to be concerned with God's Temple or the re-establishment of God's presence with them. This was a "heart Issue"!

5 Now this is what the LORD Almighty says: "Give careful thought to your ways. 6 You have planted much, but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it."

By turning to their own ways of self sufficiency God informs them that there is a curse on their lives and on their land. As a result, God would withdraw His blessings altogether so that they would never have enough and that what they did have would not last. Their lives would be such that they would not even be able to enjoy the good things they were able to acquire if they were intent on living for themselves and not for God.

7 This is what the LORD Almighty says: "Give careful thought to your ways. 8 Go up into the mountains and bring down timber and build my house, so that I may take pleasure in it and be honored," says the LORD. 9 "You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the LORD Almighty. "Because of my house, which remains a ruin, while each of you is busy with your own house.

God is calling them to "consider their ways" and to examine their life and their priorities! If they are repentant and sincere regarding wanting to change, then He calls them to demonstrate their repentant heart with three imperatives:

- 1) Go up to the mountain
- 2) Bring wood
- 3) Build the Temple

God would be honored through their act of worship and obedience when they did what He had commanded them to do and as a result He would be free to bless the secondary things of life.

10 Therefore, because of you the heavens have withheld their dew and the earth its crops. 11 I called for a drought on the fields and the mountains, on the grain, the new wine, the olive oil and everything else the ground produces, on people and livestock, and on all the labor of your hands.”

There is a very important point we need to come to grips with when it comes to the STUFF we acquire in this life.

First of all, our disobedience has certain temporary and eternal implications for our lives. If you want to live for yourself, God will let you but He will leave it all to you and he will remove His hand from your life. So don't be surprised when the heavens withhold their dew and the fields of opportunities dry up and your accomplishments wither away both physically and spiritually. After all, you wanted to do it on your own.

Secondly, you may feel like you deserve what your heart desires or that you have worked hard for what you have or that you have achieved it all on your own. But the truth is, if it were not for God you would have nothing! You would not have life or the world in which you live in, or the ability to do the work necessary. Everything is controlled by His hands and ultimately it all belongs to Him anyway!

It is from God's dealing with His people here in **Haggai 1** that we can see **4 Distinct Applications for our Lives Today when it comes to our TREASURE (our finances)**

Btw, before we look at these 4 distinct applications let me just say this about money. Money and riches must be a big deal because the Bible speaks about it 239 times. Over 1/3 of the parables Jesus used related to money and riches. Jesus makes a big deal about not being captivated by the wrong treasures. That is why He gave us this command.

**Matt.6:19-21 19** “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. **20** But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also.

Here are the **4 Applications for our lives when it comes to our TREASURE (our finances)**:

**Application #1 - What you truly TREASURE is where your HEART will be focused.** What do we actually treasure in life? Do we protect our relationships like we protect our money? How

much is your mind focused on God as compared with your earthly treasures? Does it bother you that you don't give more? Does it bother you that it doesn't bother you? Are you invested in eternal endeavors or are you more concerned with the temporary things of this life?

**Matt.6:21** For where your treasure is, there your heart will be also. Where is your heart? Is your true treasure a relationship with God? Are your treasures eternal or are they temporary?

**Application #2 - God BLESSES that which HONORS Him.** This can mean a couple of things! God allows what you have to go further or He will provide for you in ways that you never expected! When He knows you will honor Him with what you have, He will trust you with more to steward. He also blesses your life in ways that far exceed money. We are talking about things like health, peace and joy! Money does not accomplish or achieve these things. These things are the true blessings! Does your life HONOR HIM? Am I living with His glory as my concern? **I am concerned with more stuff for myself or for more people in the KINGDOM of GOD?**

**1 Corinthians 10:31-33 (NIV) 31** So whether you eat or drink or whatever you do, do it all for the glory of God. **32** Do not cause anyone to stumble, whether Jews, Greeks or the church of God— **33** even as I try to please everyone in every way. For I am not seeking my own good but the good of many, so that they may be saved.

**Application #1 - What you truly TREASURE is where your HEART will be focused.**

**Application #2 - God BLESSES that which HONORS Him.**

**Application#3 - Sacrificial Giving is an opportunity to demonstrates that you WANT to FOLLOW Christ**

**Matthew 16:24 (NIV) 24** Then Jesus said to His disciples, “If anyone desires to come after Me, let him deny himself and take up his cross, and follow Me.

For Israel, if they were going to be about God they had to come out of their comfortable houses, go up into the mountains and stop working on their own houses and invest in building the Temple of God. Are we willing to sacrifice for the building of God's Kingdom? The bottom line is we can either serve ourselves our sacrifice or desires to serve our KING!!

There is a story in the OT where David in an act of disobedience arrogantly had the number of his troops counted. As a result, God had brought judgment upon Israel. Realizing that it was his sin that had caused God's judgment and that people were dying because of it, David was moved to repent. As part of his act of repentance he was commanded by God to erect an altar to the Lord on the threshing floor of Araunah the Jebusite. When David goes to buy the threshing floor from Araunah, knowing he is the king, Araunah wants to give the field to David at no charge. After all he was the King and Araunah considered it an honor to give favor to the king. Here is David's response to Araunah's kind gesture. **2 Samuel 24:24** But the king replied to Araunah, “No, I insist on paying you for it. I will not sacrifice to the LORD

my God burnt offerings that cost me nothing.” So David bought the threshing floor and the oxen and paid fifty shekels of silver for them. **Salvation is free but our worship should cost us something.**

Sacrificial giving is an act of worship and it flows from a heart that truly understands the value of the one we FOLLOW! After all, He gave His life for us. What are we willingly holding back from Him and why would we do so, when we consider what He has done for us?

**Application #1 - What you truly TREASURE is where your HEART will be focused.**

**Application #2 - God BLESSES that which we use to HONOR Him.**

**Application #3 - Sacrificial Giving is an opportunity to demonstrate that you are serious about FOLLOWING Christ**

**Application #4 - Not Giving to God is in essence STEALING from Him.** When we understand it is all His anyway, how could we hold back anything from Him? Listen to what God said to his people through Moses and the prophets

**Lev. 27:30** And all the tithe of the land, *whether of the seed of the land or of the fruit of the tree, is the LORD'S. It is holy to the LORD.* Btw, the land where they live, who gave it to them? Who gave them the ability to overcome those who inhabited it before them? What did they have before they left Egypt? Why did the Egyptians give them resources before they left Egypt? The answer to everyone of these questions is GOD! If not for God they would not have anything. Go back further to Abraham and his Sarah. They were unable to have children to even establish a nation until God did what? So when God says, *it is the Lord's* it literally is the Lord's.

**Malachi 3:8-10** 8 “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings. 9 You are under a curse—your whole nation—because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. Giving is an opportunity to trust God! It is an opportunity to show we believe it all belongs to Him anyway. Giving is for us an opportunity to grow in faith and to demonstrate where our heart truly lies.

As we close, let me just give you four basic principles regarding giving as laid out for us in scripture.

First of all, God's people are challenged all throughout the Bible to practice the TITHE. What is the TITHE? **The tithe is a principle where those who worship and serve God give 10% of their increase** (For every \$10 that comes to you, you give \$1 back to God.) This is considered a starting point when it comes to giving to God. It should not be all that we give but it is a good intentional first step when it comes to giving as an act of worship.

A second principle we need to understand about giving is this. **The tithe is not to be viewed as a law to be obeyed but is an act of worship to thank God for His provisions.** The tithe is where we recognize and show appreciation for the fact that all we have belongs to God anyway. Abraham models this for us in Genesis 14. Abraham offers a tithe of all that he had gained after God gave him favor in defeating the kings who had taken his nephew Lot captive. This was an act of spontaneous worship demonstrated by Abraham way before it ever came to be written in the law of Moses regarding the proper conduct of His people.

**Genesis 14:17-20 (NIV) 17** After Abram returned from defeating Kedorlaomer and the kings allied with him, the king of Sodom came out to meet him in the Valley of Shaveh (that is, the King's Valley). **18** Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, **19** and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. **20** And praise be to God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything.

Notice Abraham's giving was an overflow of worship and thanksgiving. When God is generous to us, what better way to acknowledge such generosity than by giving back a portion to Him in worship.

There is a third principle we need to acknowledge when it comes to giving. **The tithe is not a substitute for a humble heart in submission to God, but that doesn't mean it shouldn't accompany it.**

**Luke 11:37-42 (NIV) 37** When Jesus had finished speaking, a Pharisee invited him to eat with him; so he went in and reclined at the table. **38** But the Pharisee was surprised when he noticed that Jesus did not first wash before the meal. **39** Then the Lord said to him, "Now then, you Pharisees clean the outside of the cup and dish, but inside you are full of greed and wickedness. **40** You foolish people! Did not the one who made the outside make the inside also? **41** But now as for what is inside you—be generous to the poor, and everything will be clean for you. **42** "Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone

Jesus references the tithe as a basic act of worship and that wasn't in question. However, the point here is that the Pharisees were using the tithe as a substitute for helping those in need. Any act of worship we perform should never be a substitute for a humble heart that carries out the mission of God. For example, just because I give a tithe doesn't excuse me from helping others who need help or from showing love and justice to those being treated poorly or unjustly. It is possible to give without being in humble submission to God but it is not possible to be in humble submission to God without giving.

And that leads us to our last principle. **When it comes to giving, God wants you to do so willingly with a cheerful heart.**

**2 Corinthians 9:7 (NIV)** Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

The idea being that we should give willingly and generously whenever the cause arises. We should not be limited to just a legalistic tithe or 10%. We need to give whenever there is a need. The tithe is just a starting place. Because we love God and love people we should always be ready to give so that the Good News of Jesus may spread throughout the world! **I give because I love the church and the mission of God in the world. I want to invest in that which is eternal. I give as a small token of thanksgiving for all the Jesus has done for me!!**

#### **Invitation:**

**Where do you stand? When we understand all that Christ has given to us is the question “How Much Is Enough” really appropriate? If we are asking that question, what is our motivation for doing so? Is it selfish or is it eternal?**

#### **Challenge those who are not currently giving:**

- 1) Pray and really search your heart regarding generosity
- 2) Set a goal of increasing your giving 2% per year over the next 5 years and build it into your budget (make 10% a goal)
- 3) Build generosity into your budget above and beyond the tithe! (Call it Holy Spirit Fund). As opportunities arise this is where you give above and beyond 10% to special needs or situations where God is moving you with compassion to help someone or help advance the Gospel in the world.
- 4) Be open to other ministry opportunities to give ministry wise (FFH/Compassion International/TTF)

#### **Challenge Those Who Are Giving:**

- 1) Is it an act of worship for you or are you just going through the motions?
- 2) Are you giving cheerfully or begrudgingly? I GET to versus I GOT to?
- 3) Are you a stingy giver? Resting on past generosity attempting to keep more for yourself or are you letting God stretch you?

#### **Challenge Parents to Teach Their Children Giving and Generosity:**

- 1) Talk about it
- 2) Practice it as a family
- 3) Challenge them to give



If the law by Moses could get people to give 10%, how much more should we give through grace now that we are free from the law? How much more should we give considering what Jesus gave us?

The VISION for our church is to SHARE the HOPE of Jesus with our communities and the world. At the heart of our VISION is generosity and our willingness to SHARE. That's because our God is a generous God! Shouldn't our lives reflect His generosity?