



Every time I'm here I am encouraged by your commitment to help South Campus shine the light of the gospel of Jesus Christ to this segment of our peninsula. We have a tremendous opportunity because we have a huge mission field right here where we live. I am grateful that Shawn and our elders see that too, and I'm grateful they see the Lord working at South Campus and they have a vision from the Lord, a vision for a preferred future for South Campus to be a permanent presence to make and mature more followers of Christ. And that preferred future includes each one of us.

Months and years from now, we might be looking back on these days at South Campus saying, "You know that season when we worked together at South Campus to relocate to another worship space, and when we trusted God and got stretched in new ways to love people, and serve them, that was one of the greatest seasons of church life I ever experienced. My church became my intimate family and I experienced the blessing of community like I have never experienced before. I saw God work in ways I had never seen before. And I saw God use me in ways I had never experienced before. Looking back, it was awesome to be a part of it."

This preferred future that God has given our elders for South Campus will require all of us to adapt to the changes ahead for us. Some days we will feel scared. Some days we will feel exhausted. Some days we will feel so inadequate because we know that only God can meet the next challenge before us. And some days we will feel exhilarated because we took seriously our call to be followers of Christ and God faithfully showed up and worked. But every day on this journey ahead, we have Christ and we have each other.

We are starting a new series this summer called Trending Now. Today's topic is money. Today we get to talk about money. Why? Because the Bible has **a lot** to say about money. In the Old Testament, one in every six verses has to do with money or material possessions. In the New Testament, Jesus spoke about money more than he spoke about heaven or hell. Out of his 38 parables, about half deal with money and possessions. In the Gospels one in ten verses deal with wealth. The only subject that Jesus talked about more than money was the Kingdom of God. Jesus had a lot to say about money because he knows how we think. He knows how much we worry about money. He knows how we stress over things. He knows we struggle with contentment and envy. Even pastors struggle. Can you believe it?

I found this story this week: Several years ago, I heard Millard Fuller of Habitat for Humanity address the National Press Club on public radio, and he recalled a workshop at Pittsburgh Theological

Seminary with 200 pastors in attendance. The assembled pastors quickly pointed toward greed and selfishness as the reason the church never had enough money to assist others creatively.

Millard then asked this seemingly innocent question: "Is it possible for a person to build a house so large that it's sinful in the eyes of God? Raise your hand if you think so."

All 200 pastors raised their hands.

"Okay," said Millard, "then can you tell me at exactly what size, the precise square footage, a certain house becomes sinful to occupy?"

Silence from the pastors. You could have heard a pin drop.

Finally, a small, quiet voice spoke up from the back of the room: "When it is bigger than mine."

We all discuss money. Whether it is around our own kitchen tables as we try to make sense of our own personal finances, or whether it's news from Washington or Sacramento who are trying to figure things out. Everyone has an opinion and everyone has a reaction to money. Even well meaning Christians sitting right next to you this morning can have differing opinions on how to make, spend, prioritize and save money.

This isn't a message on giving to the church. Our purpose with our Trending Now series is to discuss important topics to help us grow spiritually. Our purpose is the same as the Apostle Paul stated in Colossians 1:28, "***So that we may present everyone fully mature in Christ.***" We recognize how we manage our money is one of those crucial places of testing for every believer. It is really a gauge by which we can measure our spiritual depth or shallowness. So the first thing we are going to do is take an additional offering! No, the first thing we are going to do is look at four myths Christians may believe about money.

4 Myths About Money

Myth #1: Money is evil

I have recently been involved with a family where a member of their family was murdered over money. I was shocked that it would come to that. I can see how one might conclude that money itself is evil. I have seen Christian siblings fighting over the distribution of the assets over estates. I have seen ugly stuff come out of siblings as they debate what to do with a set of dishes their parents left for them. One might conclude that money is evil. "***For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs***" (1 Tim. 6:10).

This verse tells us that it isn't money that is evil. It's the **love** and **lust** for money that creates all kinds of evil that brings all kinds of grief. What kinds of evil? How about envy? How about greed? How about lack of contentment?

Paul knew the secret of contentment. Actually it says that Paul learned contentment. It didn't just drop out of the sky for him, it was part of his growing in Christ. Listen to what he wrote to the church in Philippi in Philippians 4:12, *"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want."* Then in verse 13 he says, *"I can do all this through him who gives me strength."* Paul learned that his contentment is not based on his circumstances, including his financial circumstances.

What could be controversial about this for Christians? I have shared life over the years with Christians that don't have much money or have chosen to pass up opportunities to make more money. I have heard from their mouths that they didn't want more money because money is connected to worldliness and evil. They interpret this verse to mean that for a Christian to possess a lot of money they have likely wandered from their faith in order to get it. The thinking is that God doesn't bless people with lots of money because why would God bless them if money is the root of all kinds of evil. They believe that their own poverty is a sign that they must have stayed strong in their faith and are more spiritually mature than their richer Christian brother is. They conclude "because the guy is rich he must have done something worldly to become rich." So the poor guy turns up his nose at the rich guy in the church. I've heard this called the Poverty Gospel. And it is not found in the Bible.

But I have known others who have made a choice to live on less who are mature and full of joy. They have taken a vow before God of simplicity or poverty and they are honoring Christ as they live for him. Their hearts are free from greed and envy.

The Bible never condemns wealth and riches. I remember hearing John Wesley say: "Make as much as you can, save as much as you can, and give as much as you can." Money is a tool to allow us to:

- Provide for our families (1 Tim. 5:8)
- Work and save for the future (Prov. 6:6-8; 13:22)
- Enjoy the good things God has created (1 Tim. 4:3-4; 6:17)
- Provide for the church and the poor (1 Cor. 16; Rom. 12:13, Eph. 4:27-28)

Money and wealth are not the problem; greed is. Contentment is our goal as a follower of Christ.

Myth #2: I have to tithe

Tithing originated in the Old Testament and refers to giving of a percentage of what you have. But if you study the OT the Israelites were actually giving around 25% of their goods they had like grain, oil and animals to the Lord. Did you know that no where in the New Testament is tithing commanded? Instead generous giving is encouraged. Listen to what the Paul told the church in Corinth. *"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" (2 Cor. 9:7).

The word cheerful means hilarious. God loves a hilarious giver. God loves givers who laugh at the crazy amount they are giving. How much should we give if we are not bound by a tithe? I believe that giving should not only be hilarious and generous, it should be proportional and sacrificial. It should be enough that we feel it in our wallet. I believe 10% is a fine standard. And for those of us who don't give at all we need to start somewhere. Maybe it's 2%, and watch how God blesses you by providing and then the next year maybe it's 4%.

Our pastors and elders do not know how much anyone gives. Giving is an act of worship. It is between us and God. As far as where to give there is latitude. One thing that makes sense is to make sure we support the ministry where we are spiritually fed and connected with other believers in the local church. There is something wonderful about being connected to the local church. You want to grow your heart for something? Invest in it. You invest in a mutual fund, you pay attention to it, you are concerned about it, and you have a vested interest in its success. Where our money goes, that is where our heart is. What better place to invest our hearts than the local church? May God allow you to experience his joy as you give generously to him.

Myth #3: It's all mine!

So we mentioned 10% as a fine standard for New Testament cheerful giving. What about the other 90%? Is that mine? Think about this. I don't own any of my wealth. God owns it all. Psalm 24:1 says, *"The earth is the Lord's, and everything in it, the world, and all who live in it;"*.

God made all of it and God owns all of it. It was here long before I got here and it will be here long after I leave this earth. It's really easy to think of these things as ours. But we really don't own anything. We bring nothing into the world and we can take nothing out of this world when we leave it. We may have our names on papers that indicate we are owners of something, but we really don't own anything. God owns it all.

This is a huge deal for us because when we remember that we don't own it, we are free to worry about it a lot less. If we have a Psalm 24:1 perspective that we are not the owners, we are inclined when our portfolio takes a hit to more easily accept it. "The Lord gives and takes away, blessed is the name of the Lord."

This week I was struggling with a medical bill for my child's wisdom teeth that was much higher than I expected, and I was not doing well with it. But Psalm 24:1 made it easier to let go. The money in my bank account is God's. All my past, present and future income is God's. So God helped me to be able to give up the money to pay this bill a lot easier knowing that it's his money. That has helped me a lot. But even though it's God's he has called me to be a good manager. We learn from this Trending Now series that Christians can differ. We can differ on how our money is managed. It's all about the heart.

Where is our heart in this world of high college tuition? Maybe our kids will do better at a higher priced private school or

university. Maybe the funding is available and that is the right choice, but it isn't for everyone the best choice. Is how we spend money on our kids reflecting God's heart, or is it feeding something in our own heart that might be too tied to our ego, our desire for status, or feelings of success to be able to say my kid got through this or that school, or this idea of getting ahead becoming a dominant value? We joke because we proudly display a license plate cover from an expensive state school that we both graduated from. We received a good education, and we were prepared for our professions without debt.

Where is our heart in terms of our housing? For some God has blessed you with a big house to be used for ministry. Maybe you use it to host a young marrieds, a community group or neighborhood outreach. For you bigger has been better. But that isn't the case for everyone. Small, simple and less expensive will free you up to have God's heart to manage money for others. We need to fight against the acclamation the world gives as signs of wealth and success. And we need to embrace the values of God and for the acclamation that God gives as signs of wealth and success.

Another issue Christians face, especially as they seek to get their affairs in order as they move toward their retirement years is: how do we balance leaving a financial legacy to ministries we want to see prosper and to our children we want to see prosper? How much should I try to earn? How much is enough? How much should I pass to my kids? I'm called to provide, protect and bless my kids, but how much should I do it financially? How much should I give away to ministries God is using to grow his kingdom?

These are big questions that are trending now and Christians need to discuss and work them out.

Myth #4: Large possessions of money equals God's blessing
"Then he said to them, 'Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions'" (Luke 12:15). There is something that has become a cancer in the global church. It is called the Prosperity Gospel. It is the opposite of the Poverty Gospel. The Prosperity Gospel teaches that wealth and good health are a direct sign of God's blessing that every Christian is entitled to. It takes two forms in the church. First, if you're being a good Christian, God guarantees financial and health blessings. At our staff meeting one of our staff shared that she had to get over the idea that if she follows God and is faithful and does good as a Christian should do, she may still lack enough money. She is learning the hard lesson that the favor of God on her life is not automatically related to her bank account. Her financial struggle isn't because she lacks faith, or has a sin in her life, but the Prosperity Gospel teaches that in some way she must be to blame for her poverty. I prayed for her this week. She is an awesome example to us all.

Then there is a wonderful woman in our church who loves and serves Jesus and is recovering in the hospital from major cancer surgery. Is God's favor not on her life because she got sick? Is her illness a result of a lack of faith? Is there some sin in her life that

led to her illness? The Prosperity Gospel teaches that her sickness is her own fault.

The Prosperity Gospel is based on an attitude of entitlement. It doesn't teach humility, it teaches entitlement. It's rooted in a spirit of discontent, attitudes that God wants to remove from us. God does promise wisdom to those who ask. And wisdom can lead to good decision making and good decision making can bring prosperity. But we request wisdom from a place of humility. From a place that God loves. When it comes to money, it's all about the heart.

Three Choices We Must Make with Wealth

We picked one place of many that Jesus talked about wealth. In Matthew 6 Jesus outlined three choices we all need to make if we are going to handle the issue of money well.

Where do we choose to store up treasure?

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (verses 19-21).

Back when this was written there were no banks or safe deposit boxes. And because thieves could dig through walls of homes and steal treasure, well-to-do people had a few ways to safeguard their wealth. They might go through money-changers and deposit it in a temple for safekeeping, or they might bury it in the ground or in a cave. Unfortunately moths or vermin would eat away at expensive clothes and rust would destroy valuable coins. So Jesus is saying don't store up treasures on earth, but store up treasures in heaven. In the original language he is saying, "stop hoarding wealth on earth." Jesus is saying the sure investment is to invest in eternal things, not in things that won't last. Wealth will only last as long as this world lasts. Someone said, "You know why there is an eagle on all our money? It's a reminder that it will fly away." Or when we hold the bill in our hand that has In God We Trust on it we are to remember that it is really stupid to put our trust in what we hold in our hand.

That term "treasures in heaven" is an Old Testament term but it describes the New Testament Christian life. It refers to whatever is good or of eternal value such as righteous deeds, suffering for Christ's sake, forgiving one another, that all of the things like this have a reward in heaven; not necessarily an earthly reward, but a reward that matters to God. There are only two things that last forever besides God: The Word of God and people. Jesus says, invest in these. Make heavenly treasures your highest priority.

Where do we fix our eyes?

"The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!" (verses 22-23).

At first it doesn't make sense why Jesus would move from talking about treasure to our eyes. To understand we need to look at Jewish history. The term "unhealthy eye" is "evil eye." It's a Jewish term and has a very different meaning than what we think of as "evil eye." A "good eye" in Judaism refers to goodwill and being genuinely happy when others prosper. The evil eye is the opposite. A person with an evil eye gets mad when others prosper, rejoices when others suffer, loves money and won't do anything in the way of charity. So when Jesus spoke about the eye, he was speaking to an audience that understood what he was talking about. They knew a good eye was a generous person and an evil eye was a stingy Scrooge.

Jesus is either saying that the man who divides his interest and tries to focus on both God and possessions has no clear vision to see and will live without clear direction in life, or Jesus is saying the man who is stingy cannot really see where he is going; he is morally and spiritually blind. Either way verses 22-23 restate the truth from the previous verses that the way people handle their finances affects every part of their lives either for good or bad.

If I take a dime and hold it at arms' length it doesn't really block my view of all of you. I can still see all of you. But if I take even this small amount of money and bring it up close to my eye, it blocks my view of almost everything. I can't see most of you. If I let money get too close it's going to block my view of people, it's going to block my view of priorities, it's going to block my view of Jesus. That's choice #2, where will I fix my eyes?

Whom do we serve?

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money" (v. 24).

I think I would like this verse more if Jesus had said, "You might be able to serve both God and money" or "You shouldn't try to serve both God and money." But that isn't what he says. He is crystal clear. You cannot serve both God and money. Why is this true? It's true because money is so powerful. It's such a magnet to us. If nothing else, money reveals the object of our worship. Follow the money and it is easy to find where one's allegiance is.

Back when Jesus said this, slavery was common. Two masters would rarely share slaves, because it would lead to divided interests. In this verse, both God and money are portrayed as slave owners. Slave owners demand full time service of their slaves. Single ownership is the essence of slavery. A slave by definition cannot serve two masters. Either God is served with singular devotion, or he is not served at all. Attempts to divide loyalty betray God and will lead to worshipping money—idolatry.

The word for money comes from the Aramaic word mammon. The word is more than money. It's a word for dishonest gain and

coveting what others have. The idea is that you don't own money, money owns you. You can't be owned by money and by God. Whatever we long for more than God will always be an idol.

God wants our hearts. That's what Jesus said in verse 21, **"For where your treasure is, there your heart will be also."** Is our treasure truly Jesus or what the world has to offer? If we desire to be true to Jesus' teaching here this morning, what are we being challenged to change, to view differently? To break away from, to embrace more fully, to take every thought captive as our theme verse tells us?

Jesus has told us today that the wallet is an incredible window to the soul. We need to get on this one. We need to dig deeper into what it means to be good managers and let God change our view of money to align with his. Most of us have heard the common sense stuff that we call good money management.

- We know we are supposed to know what we are in charge of, of what we owe, what we earn and where it all goes.
- We know we are to plan our spending – budget.
- We know we are to save and never base our lifestyle on what our neighbor has.
- We know we are to give back to God generously.
- We know we are to not take on unneeded debt, and live as stress free as possible.

But I also know that I am a kingdom citizen, and there is to be some hilarious giving of my money, time and talents as I become a better kingdom investor. God wants me to give generously to help other people get into heaven. I had lunch with someone in the church who God has blessed both spiritually and materially and this family made the right decision to give up something and this is something that most of us see as a normal part of our recreation dollars in order to support an exciting ministry opportunity.

I know when I die I want others to welcome me into heaven and say, "Thanks for investing in me. I'm in heaven because of you." Doesn't that put it in the right perspective? I'm not just your friend for life, I'm your friend for eternity. You bought me that book that helped me understand my faith. You came into my world and I know it wasn't easy for you. You invited me to church. You invited me into a community group. You sat with me when my wife died. You gave to a missionary who led me to Jesus.

God tells us plainly, invest in getting people to heaven. It's the highest use of your money. There is no debate on that.

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.

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