

Something fun happened to me this past week. I got paid! I'm going to make a confession to you. I like it when I make money. And some of you also like it when you make money. It felt good to get paid because a paycheck opens up a world of possibilities. But there are always two sides. Our paycheck can open up a world of opportunity, or a world of trouble. Our paycheck can open a world of joy or a world of pain. Our paycheck can open a world of blessing or a world of cursing.

I have the responsibility to talk about money and stuff with young couples who are planning to get married. I have the responsibility to tell them that eight percent of divorced couples list fights over money, issues around money, and struggles with money as the reason for their divorce.

How we handle money is a huge issue. Consider how many paychecks we each earn over the course of a lifetime. I read this week that more than five trillion dollars a year flow through the hands of Christians worldwide in the form of paychecks. That means if you were to add up all the paychecks of all the Christians throughout the world over the course of a year, it would total over five trillion dollars. Now listen to this: Over half of the five trillion dollars flows through the hands of American Christians. American Christians have their hands on half of the wealth that Christians earn.

So, Christians in the United States have been given a world of possibilities. How should we think about our paychecks? What is our philosophy about money and stuff? What are our values? What are our practices? It's right for us to look at how we handle our money through the grid of Scripture. If our money practices aren't based on biblical truth, Jesus calls it foolishness. We are going to look at three essential pieces to build a biblical plan when it comes to our money and stuff. First, we will look at Scriptural truth when it comes to our money. Second, we will look at why we are to trust God when it comes to our money. And third, we will get practical and look at what the Bible says about giving away our money and stuff.

### **Truth When It Comes to Our Money and Stuff (Luke 16: 1-15)**

In Luke 16, Jesus tells the story of a shrewd manager. A master or owner was wealthy, and he accused his manager of wasting his possessions. So, he called in the manager to give an account of his management. And then he told him he was going to fire him. The manager, as you could imagine, wondered what his next career move would be, so he thought,

"I'll get in good with my master's customers. Maybe one of them will hire me." He contacted every customer who owed his master money. He asked the first one, "How much do you owe my master?"

The customer said, "900 gallons of olive oil."

Then the manager, said, "Pull out your bill and scratch off the 900 and make it 450." And he did the same thing with every customer. Well, soon, the master found out what his manager was doing. Look at what he said. It's surprising.

**"The master commended (praised) the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." Luke 16: 8-9**

I know some of us have trouble with what appears to be Jesus commending dishonesty. The simple explanation is that there was often illegal interest placed on things purchased on credit. And this shrewd manager was just eliminating the illegal interest. But that is not the main point of the parable. Look at verses 10-12.

**"Whoever can be trusted (faithful) with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? vv. 10-12**

There are two main points to consider here. First, money isn't forever. The money and stuff that flows through our hands in the form of paychecks is temporary. It all belongs to the master. We are to use it wisely while we have it in our possession. Second, Jesus contrasts worldly temporary riches with permanent heavenly riches. And what we do with this temporary money and stuff will determine the permanent stuff we will have and manage forever in heaven. Our stewardship of money on earth is one of the many disciplines and tests that God uses in this life to form our faith and connects our use of money to a reward in heaven. Then Jesus said,

**"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. The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God's sight." vv. 13-15)**

Jesus draws out the seminal truth about money. The world has its views, and God has his views, with the two views being diametrically opposed. He hits home here. We have a tendency to justify ourselves when it comes to money and our money managing practices in the sight of others. We have the tendency to bend the truth to fit our lives instead

of bending our lives to fit the truth. Think about the most esteemed money people in the world. Those who know the most about how to make it, grow it, keep it, and highly value it. And now think about Jesus. He tells us the truth. Highly valuing money is detestable in God's sight.

That word detestable is used six times in the New Testament. The other five times it refers to something called The Abomination, which is the Antichrist who is the detestable one prophesied to come in the future to unite the world against God and his people.

Do you see what Jesus is saying? "Everything in my kingdom, every eternal value is the opposite of what the world values." He is saying, "You who love money are trading an eternal comfort arranged for us in heaven, with a temporary comfort in this temporary world funded with temporary money." Jesus is saying to us that materialism is wrong and from the pit. But if you see money and things as a tool to be used for my kingdom, it is right and from heaven.

Now this message may have some of you thinking, "Why didn't I just stay in bed this morning?" But stay with me. Whenever Jesus presents a hard principle, He also presents a comforting promise. It's as if He is looking us in the eye and saying, "Trust me."

### **Trust Instead of Fear When It Comes to Our Money and Stuff**

Now for more from Jesus, we turn to the Sermon on the Mount.

**"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." (Matthew 6: 19-21)**

Here Jesus teaches us what our philosophy of money should be. It's a philosophy that says love God and people more than money and stuff. And follow an investment plan focused more on growing treasure in heaven rather than growing treasure on earth. Treasures on earth will rust. Invest to use profits as a tool for His kingdom.

In verse 22-23, Jesus describes the eye as the lamp of the body. The idea is that what we look at, what we focus on, reveals our heart - the real me. See money is not to be front and center in our life. What should be front and center? It's to be God and people. Money is only to be a tool used to accomplish His purposes. But when it's front and center, and our eyes are set on money, it reveals the darkness in our heart. Here is that verse we saw before.

**"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." Matthew 6:24**

Some of you have lived through an economic crisis. Some of us remember well the 2008 financial crisis. Others have had seasons of business struggle. Maybe you are in one today. You feel scared and insecure. It's in a crisis that we ask, "What do I truly believe about money, trust, and about what I'm building my life on?" But don't wait for a crisis to

examine the foundational truths of what Jesus says about money and about security.

This past year, Julie and I have had to grow up when it comes to financial security in our family. Like most people our age, we are trying to love, protect, and make the right decisions when it comes to our aging parents. But it's caused us to really ask, "What do we really trust in when it comes to treasures on earth?"

This week I was obviously thinking about money, and I looked at some money. Back in 1861, Abraham Lincoln called his Secretary of the Treasury and asked him to come up with a motto that could be printed on all United States currency. Well, it took a while, but in 1865 the Secretary of the Treasury came up with the motto, In God We Trust.

You and I handle money every day, but that doesn't mean I have to trust in it. It's one thing for it to be a motto; it's quite another thing to truly trust God in my heart. When our eye is set on money, the darkness is very great. What brings our eyes to the right place is trust. Look at what Jesus says next.

**"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?" Matthew 6: 25-27**

Jesus is saying, "I want you to love me more than money, so I am going to help you get there. You need to build trust in me." Trust pushes worry and money away. Trust brings God and people to the center. Jesus gives us two reasons not to worry. First, remember who you are and who God is. In the last part of verse 26 he says, "Are you not much more valuable than they?" Think of Psalm 139, before we are even born, God ordained our lives. He controls the day of our death. He directs the affairs of life.

Second, Jesus says it's irrational to worry about financial things. He takes care of nature. If he takes care of what He considers as less, why should we worry? And there is absolutely nothing we gain or profit by worrying.

Trust helps keep God in front and money off to the side. But we must choose to believe that real life is found in something more. And here it is!

**"But seek first his kingdom and his righteousness, and all these things will be given to you as well." (Matthew 6: 33)**

The love of money is a powerful force. Maybe you sit here today in a position of abundance. You do not worry much about money. But where are your eyes looking? Are you building something great for yourself? Or do you value what God values? Do you see as detestable what God sees as detestable? Do you struggle with what so many successful people struggle with? Money is a powerful force, and there is this pull of prosperity. If this is you, this next section is especially for you. To get our eyes on the right things, God and people, and to get our hearts in the

right place, we need to practice a spiritual discipline. We need to practice with our hands the what, the how, and the why of our paychecks.

### **Biblical Giving When It Comes to Our Money and Stuff**

We will first look at the Old Testament and what Moses taught the Israelites about something called tithing. Then we will finish up in the New Testament where Jesus and Paul teach us about giving. But first, what is a tithe?

**“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. Whoever would redeem any of their tithe must add a fifth of the value to it. Every tithe of the herd and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the LORD.” Leviticus 27: 30-32**

So we see a tithe was ten percent of their earnings. We see they were an agricultural economy, not cash. Ten percent was important. If you needed to keep half of your tithe, you were to make up for that later to get it back to ten percent. Giving of the tithe was an act of obedience and worship. It was always linked to worship. There were other free-will offerings and special offerings, as the heart was moved to give. But the basis was the tithe in the Old Testament. Next is how they gave their tithe.

**But you are to seek the place the LORD your God will choose from among all your tribes to put his Name there for his dwelling. To that place you must go; there bring your burnt offerings and sacrifices, your tithes and special gifts, what you have vowed to give and your freewill offerings, and the firstborn of your herds and flocks. (Deuteronomy 12: 5-7)**

Worship in the Old Testament was to be centralized. First, it was the tabernacle in the desert and then the permanent structure of the temple in Jerusalem. It seems God wanted centralized worship, so the people would have a central focus on God and people and not the worldly wealth traps from neighboring nations.

**At the end of every three years, bring all the tithes of that year’s produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the foreigners, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the LORD your God may bless you in all the work of your hands. (Deuteronomy 14: 28-29)**

So why did the Israelites tithe as an act of worship? It was first to support the worship in their nation. You see the Levites in this passage. They didn’t own land. They had no inheritance of their own. Their job was to lead the nation in worship, in the sacrifices, in the singing, in the teaching, and all the temple duties. They needed to be supported.

And second, the tithe was to go to the poor. The Lord’s heart is always for the poor, those without a home and land, those who are orphans, and the widows. Look at the last phrase; there was the favor of God when they gave obediently as an act of worship.

I read earlier in Deuteronomy 14 and saw another reason why they tithed. Verse 23 says, *“So that you may learn to revere the Lord your God always.”* Tithing was a practical discipline for the purpose of “guarding their hearts,” so they would keep their eyes on God and people and not on money. To not be drawn by the forces of materialism.

Now we turn to the New Testament. We will find that the New Testament reinforces the principles we just learned in the Old Testament Covenant set up by Moses and God. But the strict ten percent tithe language is not used in the New Testament because it’s a new covenant that demands a generosity of the heart in giving. Jesus praised sacrificial giving. At a time of worship, Jesus and his disciples entered the temple and watched the people put their money in the temple treasury.

### **Give Sacrificially**

**Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.” (Mark 12: 41-44)**

See what God noticed? He didn’t notice the large gifts that people gave out of their abundance, that everyone present noticed and it was probably a pretty big ego thing for the giver to be seen. What did God draw our attention to? It was the sacrifice not, the amount. God saw this woman, and he sees us when we give sacrificially as an act of worship.

### **Give Secretly**

**“So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. (Matthew 6:2-4)**

Our giving is an intimate response to God’s generosity to us. It reflects our generous response to our generous God. It isn’t about us, as we read earlier what Jesus said, “justifying ourselves in the eyes of others.”

You need to know that none of our elders, pastors, and ministry staff know what people give to CPC. Only a few staff members on our finance team have access to these records because they provide us with our year-end contribution statements. In my 28 years of being a pastor, I have never known what people give. I have had people try to hand me their donations, and I don’t take it. I walk them over to where they can drop it off. God knows the amount, and that is all that matters.

### **Give to the Mission to Make and Mature More Followers of Jesus**

In Paul’s letters, there were times when he asked for a love offering to help a church or believers in a hard place so that the important mission could continue. Remember our mission at CPC. When we give, we give

to fund our mission to make and mature more followers here in our own neighborhoods, up and down this peninsula, and to advance our mission through our 30 mission partners across the world. Here is the eternal mandate we fund with our offerings:

**Jesus said, "But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth." (Acts 1:8)**

When we think about giving to CPC's mission, it can change our attitude about giving more than anything else might, because we believe that the gospel changes people's lives more than anything else ever could.

### **Give to Support Your Local Church**

Paul makes the case to support those who do the work of the ministry full-time.

**If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? Don't you know that those who serve in the temple get their food from the temple, and that those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel. (1 Corinthians 9: 11, 13-14)**

It is kind of like the Levites in the Old Testament who were supported financially. It's the pastors who teach and sow seeds among you and feed you spiritually, the ministry staff who serve you in this church, the worship leader who leads us into the presence of God, and the mission partners that extend our gospel reach all over the world. We give to provide for these so that they can carry out the call of God on their lives. Another thought is that our first priority is to support the local church where we are fed, where we serve, and where we worship. As those needs are met, we want you to give above and beyond to other ministries not a part of CPC that you believe are doing good work for God's kingdom. Julie and I support other ministries besides our primary support going to CPC, and I know many of you do as well.

### **Give to Support the Poor**

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. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." (2 Corinthians 9: 7-10)

As God, through Moses, instructed the Israelites that the poor are near and dear to God's heart, so God, through Paul, instructs us to use our giving to support the poor.

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

### **Give Regularly, Proportionately, and as a Priority**

**On the first day of every week, each one of you should set aside a sum of money in keeping with your income...." (1 Corinthians 16:2)**

The first day of the week implies priority. Every week implies regular. In keeping with your income implies proportionate percent giving. I am not saying a literal tithe here, but proportionate giving. Let the Old Testament tithe principle be a guide, not a rule.

### **Give to Guard Your Heart**

The what, the how, and the why of giving keep our hearts right. Giving is the antidote to the foolishness of materialism, that pull of prosperity. Our practice of giving is to reflect the truths God gives us about our money and our stuff. And it's standing on those truths and then trusting God in this area of our life. And trust is what pushes worry and fear aside and places God and people at the top of our list of what is most important.

Over the course of our lifetime, we will receive many paychecks. And after we receive that last paycheck and right before we enter into that glorious eternal retirement when God calls us home, a unique experience will happen. In 2 Corinthians 5:10, Paul says that all followers of Christ will appear before something called the Judgment Seat of Christ. This isn't a judgment of our souls. If we have put our trust in Jesus Christ, we are spared that eternal judgment. To appear before the Judgment Seat of Christ is more like a life review. The way I see it, it's an exit interview. It is a conversation before I'm welcomed into heaven. Maybe it will be a long conversation with Jesus about what we did for him with the opportunities we had while in this life. And there is a reference to some kind of reward for those who served him well.

I want each of us to imagine that conversation we will one day have with Jesus. I think one of the conversation topics will be our philosophy and practice of giving.

God may ask us something like, "What did you do with your portion of the over five trillion I allowed you to handle each year you were on earth?" I want to put up a couple of questions as we close. Fair questions. Questions we should wrestle with sooner rather than later.

### **What Do I Believe About Giving and Why?**

What is my conviction about giving? Do I believe it? If not, what do I believe about giving, and why do I believe it?

### **What is my Next Step of Faith Regarding My Giving?**

What is it? How will I practice it? When will I make my next step?

*(For this message, I found Pastor Brian Berg's Series at Woodlands Church, Foundation for a Faithful, Fearless Financial Future to be very helpful.)*

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