

Money Myths

A sermon by Coty Pinckney, preached at Community Bible Church, Williamstown, MA, 9/24/95

This morning we begin a short series of sermons on money. Money is discussed a surprising number of places in the Bible. Larry Burkett says there are 1600 verses in the Bible that have to do with money or finances -- there are indeed over 500 verses that include one of the words "money," "riches," or "wealth." Money is thus a prominent topic throughout the Bible. It is clear that our attitudes towards money and wealth are indicative of who we are and what our relationship is with God. This is an intensely practical subject.

Today we will look at the attitudes we should have towards money. Some of you may have worried when you heard we would be discussing money. In many churches, ministers are reluctant to address this topic because they know that the money they are paid comes from the people in the congregation. In the church I grew up in, we had one sermon a year on money, and that was the only time in the year when the pastor did not speak. There were people in the congregation who spoke instead. I think the pastor must have felt there were people in the congregation who would say, "Oh, he's going to talk about money, he's going to make me feel guilty about not tithing, or he's going to tell me what I should do with my money." Well, let me say up front that we are not going to say anything about tithing today. Next week, we will discuss tithing in passing, and you might be surprised at what I say. So tune in next week. And I'm not going to tell you anything that I think you should do with your money, so you can feel OK on that account. But like all of our preaching, we are asked to look at the Bible and see what God's word has to tell us about the topic of the day. And so after praying about this and studying the Bible for some time on this topic, I'm going to share with you what I believe God is telling us on the subject of money -- and what he is telling me. And I think you will find that there are some very challenging things God is telling us about money -- challenging to me, challenging to you -- but like all of the Bible, we'll find when we take these lessons and apply them to our lives, there are great blessings that accompany our obedience. So I encourage you to think seriously about this topic, to see how you should live out your life in light of God's word on this subject. If Christianity has no impact on our pocketbooks and the way that we use our credit cards, Christianity is not worth very much. So now let's see what God has to tell us about these issues. But first, let us pray:

Dear Lord, we thank you for the opportunity to address this very important topic -- one which confronts us every day of our lives. I pray, Lord, that you would be with me and help me to speak your words, that you would open our hearts and make them sensitive to your teaching and your leading. Thank you that we can be here this morning and think about these issues. In Jesus' name, Amen.

Please turn in your Bible to 1 Timothy chapter 6. There are so many verses in the Bible that have to do with money, and in the course of this series I will be referring to a number of those, so I do strongly encourage you to take the list of verses and look at them over the week. This passage in 1 Timothy 6 is an important one - it brings up many of the themes we will discuss in the weeks ahead. 1 Timothy chapter 6 beginning in verse 5. Paul has been talking about false teachers, and he says there are false teachers: **who think that godliness is a means to financial gain. 6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 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. 11 But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. 12 Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. (skipping to verse 17) Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.**

One more verse I'd like to share with you before we get started: Hebrews 13:5: **Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."**

The love of money -- the love of money. Both of these passages talk about the love of money. Why do we tend to love money? Why is it a temptation to love money. This morning I want to look at 3 myths, 3 lies that the world tells us about money. I think that deep down these are lies that we all know are false, but it is very easy in our day to day activities to live as if these lies are true. And those of you who are taking notes, particularly you kids, these are the three big points.

Lie number 1: *We deserve whatever we have, and who we are is wrapped up in what we have.* My self-image is dependent on what I own. That is the first lie.

Second lie: *Money brings happiness.*

Third lie: *Money brings security.* Security comes from having sufficient financial resources.

Those are the three lies we are going to look at today. Next week, we will look at the positive side. If all these things are false, what is money for? Just to give you a clue about the outline for next week, money as we read in 1 Timothy is for our enjoyment, for helping the needy, and for participating in God's work. Those are the purposes for money which we will discuss next week. But now let's return to the myths and examine them one by one.

Lie number 1: *We deserve whatever we have.*

It is very easy for us to feel this way, particularly in this society. The myth of the self-made man is an important part of American culture. And it is easy for us to say, "What I own, I have gained from my own hard work -- at least, I've worked harder than these folks over there -- and who I am is all wrapped up in what I own." Well, let's ask this question: Do we deserve what we have? I want to first ask that question completely from a secular point of view -- this is something that economists like myself like to study: to what extent is wealth and income the result of the effort, the hard work of those who own it? Even from a secular perspective the answer to that question is, "only to a small extent." Certainly it is true that the person who is a diligent worker, who is wise in making investments, who is saving regularly is likely on average to have more than the person who is the opposite in all those ways. However, there are many, many accidents that lead one person to have more than another: the accident of your race, the accident of your family, the accident of your country. Some of the hardest working people I have ever met, and some of the people who have made the wisest investments I have ever seen, are people who have an income of about \$3 a day and live in the highlands of East Africa. But they have had no opportunity to get any more than that because of where they were born, the resources that they inherited, and the policies of their governments. I suspect that everyone in this sanctuary today is rich, by some important definition of the word. All of us, I am quite confident, are in the top 15% of the income distribution of the world, so most people are much poorer than we. And I doubt, frankly, that all of us here are in the top 15% of the most diligent in the world. So there is no one-to-one correspondence between diligence, hard work, and income. Thus, even from a secular perspective, we do not deserve what we have -- a lot of what we have is ours because of these accidents, because of chance (from a secular perspective).

But what about the biblical perspective? From a biblical perspective we do not deserve what we have *AT ALL*. Look at 1 Chronicles 29, David's prayer when he is commissioning Solomon as his successor, and talking about the money they have raised to give to God for the building of the temple. David says, "Wealth and honor come from you, Lord; wealth and honor come from you." Deuteronomy 8:17-18 takes this a step further back: **You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 But remember the LORD your God, for it is he who gives you the ability to produce wealth.**

So what God is saying here is even if what we have is the result of our hard work, that hard work itself is a gift of God. Our ability to do hard work is a gift of God. So who we are does not consist of what we own. Our status does not depend on our income. We do not deserve whatever we have. Let's keep that in mind.

Second lie: Money brings happiness.

This myth takes many forms. Usually it takes the form of, "If I only had such and such, then I would be happy." If I only had . . . a newer car, If I only had . . . a larger house, If I only had another few thousand dollars per year, If I only had . . . a horse, If I only had some better clothes, or a better education. You know there are surveys done every year about who are the most admired people. And who comes at the top of such lists? Almost always wealthy people, famous people, who are envied because we tend to think that this is what life is really about. Well, does money lead to happiness? I think we should ask the question; we know that the Bible tells us it doesn't, but empirically, look around you. Does money lead to happiness? There is one sense in which it does. Economists love to study things *ceteris paribus* -- holding other things constant. And if you really could hold everything else constant, I think it is true that having more money would lead to some additional happiness. If you could hold your attitudes constant, the way you relate to people constant, everything about yourself constant, and add an extra \$20,000 per year, that gives you more choices, more opportunities, and you probably would be happier. The problem is that when you desire more, that desire itself changes you. And when you get more, you are not content with what you have, but you want yet more. Ecclesiastes chapter 5 verse 10 says this: **Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.**

This holds no matter what that income might be. The fact that happiness does not correspond to income was very strongly driven home to me when as a 20 year old I went to East Africa for the first time to teach secondary school. I was living with people who were like these that I mentioned earlier, making 3 or 4 dollars per day, maybe having \$1500 per year to raise a family of 7 or 8. And there was tragedy in this community because of poverty -- there was high infant mortality, there were children who were dying of diseases that were curable, there were children whose education was halted because their parents didn't have the money to send them to school. And yet, these people who were very, very poor by our standards had a joy of living that I rarely found among my friends in the States. And I have found that to be true in many, many different places.

Some of you remember our friend Mary Kitiku, who visited us from Kenya. Mary is from a very poor family, and when she was here she was rather overcome by what she saw. We took her to some of the poorer places around here and also in South Carolina. But Mary commented, "There is no one who is really poor in this country." And by her standards that was true. Yet she also made the comment: "With all this money, people don't seem any happier here than they are in Kenya." Well, again, when economists and other social scientists have tried to look at this, and gone about this very difficult task of measuring satisfaction and happiness, they have been able to show that across countries there is virtually no correlation between higher income and happiness. Within countries, there is some correlation -- it seems that people like to be richer than their neighbors -- but simply having a greater abundance of possessions does not lead to any more contentment or happiness. That, again, is from a secular point of view.

But what God tells us is even deeper, and helps to explain the secular finding. The Bible tells us that whether we are poor or rich, or somewhere in the middle, if we have a desire for more money, if that is driving us, we will never be satisfied. That desire will continue to dominate us whether our income is ten thousand, ten hundred thousand, or ten million dollars a year. But what is the biblical perspective on this? What should our attitude be? As we read in 1 Timothy, Paul says "If we have food and clothing, we should be content with that." Perhaps a better translation of those words would be "If we have sustenance and covering -- if we have what we need in order to live, both to nourish us and to protect us from the elements, we will be content with that."

The word "content" is an interesting one. The same Greek word is used in the Hebrews passage I read earlier, "Keep your lives free from the love of money and be content with what you have, for God has said 'Never will I leave you; never will I forsake you.'" Then there is another passage in Philippians that uses this same word, "contentment." In **Philippians 4:11-13** Paul says: **I have learned to be content whatever the circumstances. 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. 13 I can do everything through him who gives me strength.**

What is contentment? The Greek word means "self-sufficiency." For those of you who have studied some economics, it is the word we get "autarky" from. It was a word the Stoic philosophers used. Socrates -- who wasn't a Stoic, he predated them -- Socrates said this in response to a question about who was the wealthiest: "He who is content with the least -- for self-sufficiency is nature's wealth." Now, the Stoic philosophers had this idea that everything was determined outside of you, and the only thing you had control of was what was inside of you, your attitudes. And so you need to get your attitudes in line with this deterministic universe around you, and then you would be content despite what happens around you. Well, like in so many other ways, Paul takes this idea from secular philosophy, and then infuses it with God's wisdom. Paul is not saying here that we should be content because there is this deterministic universe out there -- bad things are going to happen to everyone, so we just need to get our will in line with the deterministic universe. No. Paul's idea is that God is in control of our lives. And whatever he wants us to do, he will provide us with the necessary resources to accomplish. Furthermore, true happiness comes not from building up resources, but true happiness comes from doing the will of God. So that is why Paul and Silas in chains in a Philippian jail were able to sing praises to God, and be content, self-sufficient, or -- perhaps better -- God-sufficient in that situation.

Well, what are you striving for? When you look back at your life, what can you boast about? What we need to be striving for is to do God's will, and not to be striving for some elusive happiness that the world tells us comes from accumulating resources.

That is the second myth. So we don't deserve the money we have; money does not lead to happiness, and finally:

Third lie: Money brings security

Security does not come from building up resources. Now this particular lie, that money leads to security, comes in the mail at least once every two months. Something from Publisher's Clearinghouse or Reader's Digest, usually made out to Beth Pinckney, not me (I don't know why), and with some fake check, written BETH PINCKNEY in script letters, and then, "One comma zero zero zero comma zero zero zero point zero zero, one million dollars, Beth Pinckney YOU have made it through the first two stages. You have had your name randomly selected (one of 20 million people in the US) and you have now opened the letter. All you have to do is mail this back to us and then have your name drawn, two more stages, and you will have FINANCIAL SECURITY for the rest of your life." Do you send those back? (We can talk about that in Sunday School too, whether or not you should.) The Bible warns us against this attitude, this feeling that if we only had that one million dollars then we would be secure. This attitude is hit again and again and again in the Bible, Old Testament, New Testament, many many places. For example, look at Proverbs 11:28: "Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf."

Well, why? It certainly seems logical to think that if I had one million dollars in the bank then I would be secure. Why not? There are two reasons: First, even in this life, even in this life, money and financial resources are fleeting. Proverbs 23:5 "Cast but a glance at riches and they are gone. For they will certainly sprout wings and fly off like an eagle." As Jesus Christ says, treasures on earth are destroyed by moth and rust, and thieves break in and steal. There is another verse in Proverbs, 13:8, that has been paraphrased like this, "A rich man can ransom himself with his money, but a poor man sleeps without worries." Riches can disappear, and we can spend a lot of worry, and time, and energy trying to make sure that they don't. That's one of the reasons why money can never be our security.

But secondly, and more importantly, as Paul says, "we entered this world with nothing, and we leave it with nothing." Ray Stedman, my former pastor in California, told a story when preaching on this passage about a man who came to him and said, "Oh, I want to be just like my uncle!" Ray asked, "Why do you want to be just like your uncle?" "He died a millionaire!" And Ray said, "Did he? How much did he take with him?" When the man died, he was no longer a millionaire -- his heirs may have been, but he had exactly nothing. Jesus makes this point very forcefully, in Luke 12. This passage deserves a sermon of its own. **Luke 12 beginning in verse 15** -- you may want to turn to this: He is speaking to the Pharisees, and he makes the point we have just made: **Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." 16 And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself, 'What shall I do? I have no place to store my crops.' 18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.' " 20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."**

This man's problem was not that he had been very successful in his work. This man's problem was not necessarily that he was thinking how to build better resources for storing what he had. This man's problem was that he was thinking of this wealth as his security. He was not using the wealth that God had given him for the purposes that God had intended, but only for himself, and thinking that he was perfectly secure because of all that he had.

Well, what is your attitude? If despite your insurance and your savings and your home equity and your education and your skills and your experience -- if despite all these things you woke up tomorrow morning and found that you had . . . nothing -- it had all taken wings and flown away like the riches in the Proverb we read --

what would your reaction be? In the 1930's some people in that situation found they couldn't live any more after that. What would your reaction be? Does your life consist of the abundance of your possessions?

Well, let us conclude by thinking about all three of these myths together. Have we been taken in by these lies? You know, most of us, if we just asked ourselves, Do we really believe that money leads to happiness? We would say, "No" -- we know Howard Hughes was one of the most miserable men who ever lived. We can think of other people who show us that money does not lead to happiness. And yet not at all infrequently we act as if it does. How much of your self-image is wrapped up in your income, in your wealth, in your possessions? If you were to lose all your money, would you feel like a failure, would you feel worthless? Does the desire for more dominate much of your life? Do you feel insecure because of a lack of money or resources? Or do you feel secure because financially you have everything lined up? Well, none of our self-image should be wrapped up in the abundance of our possessions -- our self-image should come only because of what God has said about us, what God has done for us. And as Paul says, we need to be content with what we have, knowing that God has given us everything we need in order to fulfill his purposes for us. And God is our security, God is our rock, God is our fortress, not what we own. He will never, ever leave us or forsake us, as the author of the book of Hebrews tells us. I pray that you would think about these things this week and reflect on them. Read these verses I have offered to you, and think about the proper ways that we should be using the resources that God gives us. Let us pray.

Lord, you have told us that your word is sharper than any two-edged sword, and we can feel that sharpness even now. Lord, we live in a world where magazines and newspapers and the mail we receive all tell us that true life and true happiness come from having more, that real security comes from building up a large financial base, and that the most important people, the people who should be listened to are the people who are wealthy, who have made their millions and billions. Lord, we know deep down that these lies are not true -- and yet so often we allow those lies to affect the way that we live. Forgive us, Lord, help us to take the conviction that we feel, and translate that tomorrow -- and Tuesday, and Wednesday, and every day -- into changes in the way that we act. Help us Lord to reflect on the proper use of the material gifts you give us, and help us then to use them for your glory. Help us to store up treasures in heaven, knowing that that is the life that is truly life. All this we pray in Jesus' name. Amen

Why Money?

A Sermon on 2 Corinthians 8 and 9 by Coty Pinckney, Community Bible Church, Williamstown, MA, 10/1/95

Last week we began an examination of a biblical view towards money and finances. And I suggested that if God is not in control of your pocketbook and your credit cards, then God is not really your God. That if he is not in control of something that you use so frequently, then he is not really your father, and you are not really his slave. I mentioned 3 myths, 3 stories, 3 falsehoods that the world tries to sell us about money. "Money brings us happiness" -- but it doesn't. Money doesn't bring us happiness -- it never satisfies. We think that if we have a little more money we will be satisfied, but then we get that extra income and then we want a little bit more, and a little bit more. And like all things of this world, if that is what we desire, it is vanity, as the writer of Ecclesiastes says. Second, money never brings us security. We THINK that if we can get that little bit of money stashed away, or if we have enough insurance or a large enough savings account, that then we can feel secure. But what Jesus tells us -- what the Bible tells us throughout the Old Testament and the New Testament -- is that riches, wealth can never be our security -- that treasures on earth are destroyed by moth or rust, that we end up worrying about the disappearance of what we accumulated, and that we can never be secure because of what we amass here. Security comes only from God. The third myth is that our status depends on how much money we have. Who we are -- our self-image -- gets wrapped up in how much money we have, or what kind of a job we have. That's another falsehood. Who we are depends on what God says about us -- that we are his children -- and it does not depend on what our job is or how much money we have. And when we judge ourselves or we judge each other on that basis, then we are falling into sin.

Well, if money is not for any of these reasons, what is money for? Should we just get rid of it, and all become ascetics? Today, I want to answer the question, Why money? I will only briefly mention a couple of reasons, and then spend the bulk of my time talking about giving. God gives us money that we might give it away to others. In that section I will talk about 6 principles of Christian giving. Along the way we will encounter the answers to two very important questions, that many people wonder about frequently -- we will answer these questions at the end of the sermon. First: must Christians tithe? Or a variant of that: If I'm tithing, am I giving enough? And then a second question: if I give money to God, does he guarantee that I am going to get more money back in return. Now, the answer to all three of those questions is NO. So if you fall asleep, at least you know the answers. But if you want to know the justifications for those answers, you had better stay awake.

1: Money is used to provide for the necessities of our family and our relatives

What is money to be used for? Number 1: Money is used to provide for the necessities of our family and our relatives. We read last week in Timothy where Paul writes "If we have food and clothing (or, a better translation, sustenance and coverings) then that should be enough for us," and surely providing for these necessities for ourselves, our family, our relatives should be high on our priority list of what we do with our money. Indeed, elsewhere in 1 Timothy where Paul is talking about the fund set up for widows, he makes the point that if a widow has relatives, those relatives need to be taking care of her; they should not burden the church with her expenses. They need to learn how to show true Christian love, and provide for her. Now there are some important questions here, because sometimes we believe that we can't give money to another cause because our children and family have needs. Sometimes as with ourselves we broaden what we consider the needs of our children to include many things that are not "sustenance and coverings." There are some difficult judgments and choices to be made here. We will

return to this topic in the next sermon. But for today, let me conclude this point by asking the question: Do we really trust God to love our children much more than we love them?

2. Money is for our enjoyment

A second use of money: in addition to providing for necessities, God tells us that one of the uses of money is that we might enjoy it. Historically many in the Christian church have missed this point. For a long while there was a view that those people who were most spiritual were those who gave away everything they had and lived with nothing -- in some cases even caused themselves pain on purpose in order to be more spiritual. This is not a biblical view of Christianity. Indeed, it is quite the opposite. The truth is that Christians are the only people who can really enjoy material wealth. We will return to this below, but God wants us to use the money and the riches that he has provided for us for our enjoyment. We read in 1 Timothy 6 last week, Paul writing to Timothy, saying "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for" -- for what? -- he doesn't say "richly provides us with everything only to give it away, or only to get rid of it, but "for our enjoyment" Similarly, the author of Ecclesiastes, who talks about wealth being vanity says in 5:19 " when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work-- this is a gift of God." So enjoying what we have is important.

Now there are potential problems here: Jesus warns us against making money our treasure. And we can spend too much of our time and effort enjoying the gifts that God has given us. There is an opportunity cost to the time we spend in enjoying our money. There might be something better to do -- we need to keep that in mind. But using the money we have to build memories with our families, with our friends, to reach out in friendship to others, and to have enjoyable times together -- there is nothing wrong with that whatsoever. As in many other ways I believe that Jack was an example for us in this way. My last conversation with him was about what we both really enjoyed, about track and field. We talked about his entering the ticket lottery for the Olympics. And that wasn't cheap. But Jack was someone who had his priorities straight. And he knew that going to Atlanta with his family would be building memories that would last them a lifetime, and unite them in an experience that would be unique. So bringing about times when we can share with each other, reach out to non-Christians, share with Christians -- these are proper ways for us to spend our money -- ways that can be quite enjoyable. So money is definitely to be used to provide for our families, and for our enjoyment.

3. Money is to be used to show God's love by giving to others

We want to discuss at greater length a third reason for money: Money allows us to show God's love by giving to others. Now, first of all a basic misconception about giving that many people have: Giving is NOT buying off God. This is a pagan view of our relationship to God. For a pagan, God is capricious, but there are certain things that he likes. If I do these things that he likes, this God is less likely to cause problems for me. So if this God likes the smell of sacrifices, or if this God likes us to put money on a certain altar, then we do that, and we hope that God will then pay us back by being good -- or at least not being cruel -- to us.

That is a pagan view; that is not Christianity. When we give to God, we are not giving him anything that he doesn't already have. As we said last week, everything that we have belongs to God. God makes this point to the Israelites again and again. The Israelites, quite understandably, were confused by this because the people around them were pagans, and they had this false view of what sacrifices and offerings were for. And so God says in Isaiah, and in several of the Psalms, "I don't care about your offerings! I own the cattle on a thousand hills! I don't care about your slaughtering this bull here -- the reason behind that is for you to get in the right relationship with me, to do it out of love for me. Not to do it because you think it is going to do something for me."

Consider my 4 year old son, Thomas. He comes up to me and says, "Daddy, could you give me \$5?" And I say, "Well, what do you want to use it for?" And he says, "I want to buy you a present." So I give him the \$5 and he goes and buys me a present, and gives it to me. Well, I am sure I would appreciate it, but you would be hard-pressed to argue that I was somehow better off after receiving that present than I was before. I had the money, and I could have bought the present myself -- I would be happy for his desire to give me something, but I don't have any more resources at the end of the game than I had at the beginning. And that's the way it is with us and God. Whatever we give to God is already his. He is not benefiting from it. He doesn't tell us to give because he needs the money. He tells us to give because of what it does for US, because of the privilege it is for us to participate in God's work. That is the idea I want to get off the table right here at the beginning -- that we are not doing anything for God when we give him his resources back.

Well, that is the negative view. What is the positive view? What are these 6 principles of Christian giving? I want to read a rather lengthy passage -- a couple of verses from 1 Corinthians and then many verses in 2 Corinthians 8 and 9. Here Paul is talking about an offering that he is gathering to send to Christian Jews in Judea, who were in a time of great poverty. This poverty resulted in part from persecution, in part from a famine in the land at that time. And so Paul was involved with raising funds from the churches in Greece and Asia, then sending this to the Christians in Judea. He had already visited the churches and talked about this, and he writes to them in 1 Corinthians 16: **Now about the collection for God's people: Do what I told the Galatian churches to do. 2 On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.**

Then sometime later the people of Macedonia gave a large gift for this purpose. Now, Paul had not asked for money from them, because the people in Macedonia themselves were very poor. The Romans had really done a job in Macedonia, which had been the birthplace after all of Alexander. Paul had not seen fit to ask them for money, as opposed to the Corinthians, who were much wealthier -- but then he had heard that the Macedonians had raised money for the Judean Christians unasked. So he writes in 2 Corinthians in chapter 8 verse 1: **And now, brothers, we want you to know about the grace that God has given the Macedonian churches. 2 Out of the most severe**

trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the saints. (skipping to verse 7) But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving. 8 I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. 9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. 10 And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. 11 Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. 12 For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. 13 Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. 14 At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality. (skipping to chapter 9 verse 6) 6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8 And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. 9 As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 10 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 11 You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 12 This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. 13 Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. 14 And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. 15 Thanks be to God for his indescribable gift!

This is a lengthy passage and there is much that we could say about it. But I want to narrow our discussion down to six principles. I will only briefly mention the first three.

Principle 1: Giving is Universal

The first principle: Giving is Universal. In 1 Corinthians 16: 2 he says "Each one of you." He does not say "the rich among you." or "the adults among you" or "the men among you" but he says "Each one of you" -- man, woman, child. Each one of you.

Principle 2: Giving is to be regular

In addition to being universal, Paul says giving is to be REGULAR. In 16:2 he says "on the first day of every week." I think when we look at the entire body of Scripture on giving, I don't believe he is necessarily saying that we need give every Sunday -- indeed in agricultural communities one would not suspect that to be possible. But the point is that we need to be regular -- this is consistent with the Old Testament concept of giving firstfruits. When the harvest comes, when the income comes, we immediately set aside part of that to give to others.

Principle 3: Giving is to be planned

So giving is to be universal, it is to be regular -- third, giving is to be PLANNED. There are two aspects to being planned. First, and interestingly, Paul says the giving is to be completed prior to his arrival. Frequently today we think the way to raise money is to ask some VIP to come, then gather all the people together and ask for money while the person is there. But that is exactly the opposite of what Paul says. Paul is implying, "I have other things to do than raise money while I am there. This is not what I am called to do. You should be giving for other reasons than my being there. Have this all arranged before I come so we don't have to do any of this while I am there." So giving should be planned over a long period of time, and we should not wait until some big person comes and asks us to give. The second aspect of planning is that it is in response to a real need. It can be planned, because it is not the result of an emotional appeal, but is the result of prayer and consideration of the circumstances -- seeing if this is something that God really wants you to be involved in.

Principle 4: Giving is to be motivated by love

So giving is universal, it is regular, it is planned -- fourthly -- and we'll go into this in greater depth -- what is the motivation for giving? First, let's look at this negatively. The motivation is NOT for what we will get in return. The motivation is NOT how we will look when other people know that we are giving. Jesus makes that clear in the Sermon on the Mount. The motivation is not that the person up front makes us feel guilty about not giving. The motivation is NOT that our emotions are aroused. Now listen carefully -- The motivation is NOT EVEN that God commands it. What, then, is the motivation for true, Christian giving? The motivation for Christian giving is love. The second greatest commandment is to love our neighbor as we love ourselves. If we love our neighbor as we love ourselves, it becomes impossible not to give to the neighbor who is in need.

Now, when we lived in Nairobi we were in a church that had a wide range of income levels. There were some rather poor people in the church, as you can imagine, and a number of expatriates like ourselves who were making international scale incomes and had considerably more money than most others. There were also those in the Kenyan middle class, the bulk of the church, who had a decent income by Kenyan standards, but much less than those making international level salaries. And we did have an offering that was taken up during the service, as most churches do; bags were passed around that people deposited money into. Most of the time we lived in Nairobi we were being paid in dollars and were writing dollar checks to the church when we gave. The church had to pay a fee when cashing every check that we wrote. So it made sense to the church for us to give less frequently -- we were

giving every two months or so. I remember Beth and myself facing this issue of what other people think. We could be sitting next to a very poor person, and this offering is passed, and the poor person might put in some money and yet we would pass the offering by. Now what does that person think of us? Should we put in a few shillings every week just so that the people sitting around us won't think we're not giving? Well, such considerations should not be a part of our decision to give or not to give. I don't know the history of why in this church we don't pass an offering plate -- we instead have boxes back by the door where we can deposit our gifts -- but I think this is a good reason not to pass an offering plate. So no one knows even who is giving 50 cents. It is up to us to give when God leads us, and when we are motivated by love to do so.

I think Paul makes this very clear in 8:8-9. He says "I am not commanding you, but I want to test the sincerity of your love." Do you really love your neighbor as yourself? Do you really have the God of love dwelling inside you? And then he compares us to Jesus himself. "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich." Jesus gave up his splendor, his riches, for us out of love -- and we, motivated by his indwelling spirit, should do the same. My former pastor, Ray Stedman, said in his sermon on this passage, "Christian activity never stems from the imperative of a divine command, but from the felt impulse of an indwelling presence." It is not the command that causes us to do it, but who God is. This applies not only to giving, but to all aspects of Christian activity. If we are only doing it because God tells us to, that is not a Christian action. Christian activity is motivated by love.

Principle 5: Giving is a privilege

This leads us into the fifth reason for giving. Giving is universal, regular, planned, motivated by love; fifth, giving is a privilege. Does God need our money? Remember when Jesus needed some money to pay the temple tax, what did God do? The money came up out of a fish's mouth! God can give us money in amazing ways if he needs to. But he chooses not to act that way, usually. God doesn't need our money -- God doesn't need our witnessing. God doesn't need our preaching; God doesn't need us to visit the sick; God doesn't need us to do anything. However, he gives us the opportunity to be his agents of change in the world. He gives us the privilege of being his children, his ambassadors. He gives us the opportunity, as John says in his first letter, of "completing his love in the world." Now that is amazing -- that God would take someone like myself, or someone like yourself, unworthy as we are, to complete his work in the world. But that is what he does -- that is what he does.

Now, the Macedonians understood this. In this amazing verse, chapter 8 verse 4, the Macedonians come to Paul and they "urgently pleaded with us for this privilege of sharing with the saints." This is a verse one could spend a whole sermon on -- there are four important theological words in this verse. "Urgently pleaded with us for the privilege" -- the word "privilege" is literally "grace" -- "of sharing" -- this is "koinonia," -- in this service to the saints. They understood that this was God's work, and they wanted to have a part in it. They knew that taking the opportunity to be engaged in God's work was something vital and they didn't want to miss it. *They demanded the opportunity to give.*

Well, what happens if we don't? If we don't take up that opportunity to give, what happens? God will find someone else to do his work, or he will do it himself. While temporary setbacks may result, God's eternal kingdom isn't going to suffer because you and I don't do our parts -- what's going to happen is that you and I will miss out on that opportunity to be involved, that chance that God gives us to be a part of his kingdom. And that is why Paul says, "God loves a cheerful giver." Because if you really understand what giving is all about, you are going to enter into it with joy, to know that you are taking part in something that is great -- that you are taking part in the process of moving God's kingdom forward. If you're giving grudgingly or unhappily, if you're giving only because you feel like you have to, then you don't understand the true nature of giving. Furthermore, if you are giving grudgingly, you should stop. God doesn't need your money, and we don't want it. God will provide all the needs of this church from people who are giving cheerfully. And they will then have the joy of participating in God's work. So don't give out of sense of: "Oh, I really don't want to but I guess I should." Don't give like that. Give out of the joy of participating in God's work. It's a privilege, it's a privilege.

Principle 6: True Christian giving yields a return

Sixth. We said that the motivation for giving is not because of what you get back, right? But there is an interesting sidelight to this, which is our sixth principle: True Christian giving does yield a return. Now, be careful, because this can never be our motivation for giving. In fact, if we give in order to get something back, we are missing out on the whole purpose, and won't get the return. It is the same as in marriage. If I do something for Beth because I'm calculating "If I do this then she will do something back for me," it may work for a little while, but that is not the way you are going to build your marriage. And the marriage will fall apart completely if one of you gets into a situation where you can no longer give back to the other. But in fact there are returns to giving lovingly to your wife or your husband, and there are returns to giving your money to God. In chapter 9 verse 6 Paul says, "If you sow generously, if you plant generously, you are going to reap generously." In verses 8 to 14 there are phrases like this: that when you give, God's grace will abound to you, you will have all that you need, he will increase your store of seed, he will enlarge the harvest of -- listen carefully -- the harvest of your righteousness. He says you will be made rich in every way; your giving will lead to thanksgiving to God for the gift, and your giving will lead to thanksgiving to God because of seeing the way his love is manifested in his children. Your giving will lead to prayers for you, and the hearts of the people who receive your gift will go out to you. Their hearts will go out to you in love.

Now, some people focus on a couple of these verses and some other passages and say, "Aha! If you sow money, then you are going to reap money. So if you give, God is going to give more money back to you." But Paul here is not talking about reaping money. What did we say is the motivation here, what are they sowing? They are not sowing money -- they are sowing LOVE. They are planting seeds of love in what they are giving, and what they are

reaping is LOVE in return -- this is a currency that is much more valuable than money. They are reaping love for themselves, they are reaping love and thanksgiving for God because of what they have done. *And this is a universal Christian truth -- that when you give of yourself in love, you will be paid back a thousand times over in love.* Jim Elliott put it this way: "He is no fool who gives what he cannot keep to gain that which he cannot lose." If God paid us back in money, we can and would lose it eventually. But the love with which we are repaid will be enjoyed eternally. Matthew Henry says in his commentary on this passage, "Can a man lose by doing that with which God is pleased?"

Must we tithe?

Well those are the six principles, now let's go back to the two questions. I think the tithing question is pretty clear now, once we've looked at what Paul and Jesus say about giving. The word "tithing" is never used in the New Testament. There is no command to tithe that we as Christians need to live up to. On the other hand, Christianity is all about giving God's love to those around us, and that clearly includes our resources. There is a tremendous privilege in giving, and when we are motivated by love we will give. Now, giving is going to go up with our income -- as God gives us more resources we are better able to give more to others, and so one does suspect that giving will be at least proportionate to the income we have. Since we can meet our needs for covering and sustenance with a smaller proportion of our income, giving will probably increase as a percentage of income as our income increases. But we can never say "I'm giving 10% so that's all God wants me to give." Or "I'm giving 15%" or "I'm giving 50%", so that's all God wants me to give." What we give needs to be the result of prayer and concern about what God would have us to do.

God asked the rich young ruler to give up everything. Why? Because for him, money was his treasure, and he needed to acknowledge that, and get rid of that distraction so he could follow Jesus. For us, 10% is not a bad place to start. But we can never feel justified because we are giving a certain percentage, or guilty because we are not. We need to ask ourselves, "Are we motivated by love to respond to the needs that we see around us?"

When we give money to God, does he guarantee that we will get more back?

The second question was, "When we give money to God, does he guarantee that we will get more back?" Well, there are single verses that by themselves can give that impression. But when we look at all that Scripture says about money and giving, and when we think about what money is, we find that the answer to that question is NO. God does act that way at times -- particularly for individuals who are stepping out in faith for the first time. But look at individuals who have given money: Paul gave up all his money; did he get money in return? Barnabas evidently was a wealthy man, who sold his possessions and shared them with the early church. Did he get more money in return? In the last century we can look at Adoniram Judson, or David Livingstone: brilliant men who gave up the opportunity to earn great wealth in their own countries to serve the lost in distant lands; did they end up with more monetary assets in consequence? And what of Jesus himself? Never rich, he nevertheless gave up his profession, and all the assets he had; did he, in this life, get back in return more worldly wealth?

No, no, no. In all these cases, great men of God gave up monetary assets and did not in return get more monetary assets. They, instead, clearly reaped love in return. But there are some passages that seem to say we reap even more than love. We can understand this better by looking at one of the passages sometimes used by those who preach a health, wealth, and prosperity gospel: Mark 10:29-30. Jesus is speaking with his disciples after the rich young ruler has walked away sad, because he was unwilling to give away all that he had: **I tell you the truth, Jesus replied, no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children, and fields -- and with them, persecutions) and in the age to come, eternal life.**

Note that Jesus is promising returns in this present age, not only in the age to come. What are these returns? In context, Jesus could not possibly be talking about money; had he promised the rich young ruler that giving up all that he had today would have been a good investment, the rich young ruler might well have stayed to follow Jesus. Jesus could have appealed to his greed. No. What Jesus is saying here is completely consistent with what we read earlier from Ecclesiastes, and with Paul's writings about contentment: Jesus is not saying that when we give away money we will get 100 times more money; instead, he is saying that *when we give our material possessions for him and for the gospel, the material possessions we retain will give us 100 times more pleasure than all that we owned before.* We may well have less after giving money away, but the joy our possessions give us will be far greater than the joy we would have received from much greater wealth that we had hoarded.

We never lose by following Jesus Christ fully. Paul, Barnabas, Adoniram Judson, and David Livingstone would all agree.

So what about you? Are you holding back from giving because of fear of not having enough? Are you giving, but doing so grudgingly? Are you legalistically giving a tithe (or 11%, or 15%, or 50% of your income) and in consequence feeling good about yourself? Or are you giving cheerfully, storing up for yourselves treasures in heaven?

I challenge you this morning: focus on sowing love, and I promise that you will reap much more love in return. You can sow love with money: by supporting our missionaries, by giving to families nearby who are in need, by allowing your heart and resources to go out to poor Christians in far away countries (as did the Corinthians). You can sow love with your time and energy by participating in our nursing home services; by sending notes of encouragement both to those in our local body and those who serve in distant lands; by relieving a single Mom of housekeeping or childcare responsibilities.

The opportunities are there. Will you respond?

Let us pray: Dear Lord, our Sustainer, our Redeemer. You are our faithful God, and you have promised that you will allow us to enjoy our material resources even more when we do not hoard but freely give. You our Father give us good gifts so that we can enjoy them with our families, with others in your body. You give us everything

that we need to fulfill your purposes for us in the world. Thank you for your goodness; thank you for your love. Forgive us for our great lack of trust, for our continual return to legalistic giving. Help us to discover the wonders you have in store for those of us who trust you completely. In Jesus' name, Amen.

Biblical Principles for Managing Money

A Sermon by Coty Pinckney, preached at Community Bible Church, Williamstown, MA, 10/15/95

Three weeks ago we began talking about money and finances. We read the well-known passage in 1 Timothy where Paul is writing and talking about the problem of the love of money, saying that the love of money is the root of all kinds of evil. So that week we asked ourselves the question, Why do we love money? What is it about money that causes us to love it and put it first, above God, in our hearts? And I suggested that there are at least 3 reasons, 3 myths that our society and the world around us try to convince us are true: Money brings happiness; Money brings status and a positive self-image; and that money brings security. So we looked at the biblical reasons for why each of those myths is false. And then two weeks ago we asked the question, if money is none of those things, what is money for? Why do we have it? How does God want us to use it? And so we saw that money is for meeting our needs -- our needs for covering, our needs for sustenance -- and it should be used for meeting our needs and the needs of our close relatives -- that's a biblical concept. Secondly, that money is for our enjoyment -- that God provides us richly with these material blessings for us to enjoy. A truly biblical Christianity is not asceticism, it is not trying to make yourself poor simply in order to be poor, for God gives us material blessings for our enjoyment. Then most of our time two weeks ago was spent discussing the third and primary reason that God gives us these resources: that we might give them away. Money is only one example of the kind of gifts that God gives us -- God gives us spiritual gifts of teaching, of hospitality, of encouragement, so that we might use them and give them to others. And God gives us material blessings for other reasons but also so that we might use them and give them to others -- and at the same time build up for ourselves treasures in heaven.

During the course of these first two lessons, I brought out several principles concerning money and finances. First, everything we have comes from God. All of our material blessings come from God, and even the ability to earn money, the ability to have a job or profession that will provide us with some income, all of that comes from God. Also, God is faithful. God is faithful to provide us with everything we need to accomplish his purposes for us in this world. He will provide us with everything -- whether that's food, covering, whether its boldness -- he will provide us with everything we need to accomplish his purposes. And it is by depending on him that we are able to fulfill those purposes. In terms of giving we noted that giving is to be universal -- every single Christian is to take part in this, no matter age, no matter how many resources they have, all of us are to be involved in giving. Also, giving should be regular, it should be planned; furthermore, the motivation for giving should be love, love that acknowledges the tremendous privilege of giving, of participating in God's work elsewhere, of being God's agent in the world. And finally, when we give we get a return. That's not a motivation for giving, but as in so many other parts of Christianity when we give of ourselves what we reap back is much greater than what we give. There is a false teaching going around that when we give materially we always reap more materially -- God does do that some times but what is guaranteed to us is that when we give, what we reap in return is much greater than what we give, and much much more valuable than money. What we reap in return is love.

Well, many of you have spoken to me since that time two weeks ago, and partly in response to Steve's sermon last week. This wasn't originally planned, but it worked out very well to have one of the missionaries we support, one of the missions in which we participate by giving, here sharing with us last week, in the middle of this series on money and finances. But many of you have said, "Yes, Coty, I understand what you are saying and I agree with these principles, but I don't know how much to give. You said two weeks ago that Christians do not have to tithe, that our motivation should not be obeying a command but operating out of his presence inside us, spurring us on to participate in God's work and to share his love. OK I agree with that, but if 10% is not a rule, how much do I give? How do I decide how much to give?" Or others have said, "you know I really want to share in this privilege, I have a burden to help other people, and I want to participate in these other ministries, but I just don't see where the money would come from. I look and see the money that comes in and the bills that go out and have to be paid, and there is hardly anything left over." Or a twist on that, "I'm really burdened with debt, I've made some bad decisions managing money in the past, and there is all this debt hanging over my head. Doesn't God want me to fulfill my obligations to these people prior to giving any money to the church or giving any money to God's other purposes?" Or, "My children need X, Y, or Z. Don't I have an obligation to fulfill these needs of my children prior to giving to God's work?" Or another statement, "I agree intellectually that God will supply all my needs. But I find myself in the middle of this really difficult financial situation. If God is supplying all my needs, why am I in the middle of this mess?" Well, all of these questions have to do with the practical questions of how do we manage our money. We have these principles that are clearly taught in God's word - but when push comes to shove, how do we apply them in our daily lives? Now as you know, biblical morality, the acting out of biblical principles in the world, is not cut and dried. God does not tell us in the Bible exactly what to do in every situation. But the principles are clear, and today what I would like to do is to draw out five principles that tell us a bit more about how to manage the resources that we have in a way that is consistent with the Bible.

Let us pray. Lord, we thank you that we have all been thinking about this issue in the last month, and that many people have been touched and felt that you have been speaking to them through your word on this issue of finances and money. And Lord we pray today that you would help me, and that you would help every one here to listen to your word, and to question how we might apply it more diligently to our lives. Lord help us to see the joy which is ours when we follow you, and when we act as your agents of love in this world. Lord, help us to get just a

glimpse of that, and to hold it before us as we try day by day in our actions to live out these principles. Help me as I speak, in Jesus name, Amen.

What are these principles, then? First of all:

Principle 1: We are stewards of God's resources.

As stewards we are held accountable for how we use them. Four years ago I was given a grant from a US government agency to go to Kenya and Tanzania to conduct some research. This was a pretty major grant, and for Williams College it was an unusual grant in that I had to spend much of the money when I was 8,000 miles away from the campus. And so I had to make up my own accounting rules, and at the same time to be accountable for every dollar that I spent. Now, you can ask Sandy Connors about this if you like, because it was her responsibility to act as the go-between between Williams and the agency that gave the grant, and she can tell you that this agency was pretty tough to deal with. But I had to be careful -- I had to do two things. First, I had make sure that the project went forward, that it accomplished its purposes, and that had to be my major goal. But at the same time I had to make sure that, even though I had to be somewhat creative in the way I managed this, that I could account for every dollar that was spent.

Now that is the same idea that we have to apply in our lives. God is giving us a big grant. Everything we have is part of this grant that we receive from God. And we are accountable to him for how we use that grant. This is brought out in the parable of the talents. Now the parable of the talents is not only about money, it is about much more than that. But it can be applied to money also. You remember the story -- Jesus says that there was a man who had servants, and he was going away for a long time. So he gave to each of his servants an amount of money -- a large amount of money, different amounts to different servants. And he said to manage it well, and he would be returning, and they would have to give an account of it. And he goes away and most of them invest it in a particular way, and the money doubles while the master is away, but one person doesn't. He just hides it, and the master then throws him out upon his return. But the main idea I want you to get from the parable is contained in this verse: He came back and he had to settle account with those to whom he had given resources. And God will settle accounts with us on how we manage the resources -- the spiritual gifts but also the material gifts -- that he has entrusted to us. We are responsible for using them for his glory in our lives.

Well, what does this mean, that we are going to be accountable? Well, when I managed my grant I had to keep track of every dollar I spent. I couldn't at the end of the grant period say, "OK, I've spent all of the money and I've accomplished the goals of the project, so everything is all right." I couldn't do that. I had to write down all of my expenses. It is the same way with us as we manage the money God has entrusted to us as his stewards. If we don't know how we are spending our money, if we don't have good records of what we are spending money on, there is no way that we can be accountable for it. So if we are going to be stewards, we have to take the time and effort to keep accounts, to keep track of how we spend the resources that God gives us. That is the first part of it, that is looking back.

We also need to look forward, to look at our expected income, and plan how much to spend on different items - - we need to budget. And I believe this is a very strong biblical concept. Without budgeting, it is impossible to manage our giving correctly. Remember, it is a biblical principle that we are to use our material resources for our enjoyment. And so it is not that these other expenditures are necessarily in and of themselves wrong. But if we don't budget our money, we are very likely to end up spending too much on our personal pleasures and on frivolous expenditures. There may be nothing wrong with any one expenditure. But when you add them all up, the allocation does not make sense. So I strongly urge you to take the time -- and it does take time -- to keep track of what you spend, and then to plan ahead on how you intend to spend your income in the future, category by category. Let me just make a brief statement about the use of credit cards here. Credit cards can be budget killers. If you only spend cash, you can never spend more than you have. But with a credit card you can, for a brief period, live the fiction that there is much more income than there really is. Now credit cards are very convenient if you pay them off in full each month, but I would suggest if you have a problem with this -- if your credit card leads you into sin, rip it up and throw it in the trash. Jesus said that about eyes -- I think he would say that about credit cards today. If you can't pay off your credit card bill at the end of the month, I suggest that you get rid of it.

We are stewards and we must be accountable -- this leads necessarily to our keeping track of what we spend and budgeting what we have.

Principle 2: In our budget, giving must be the first item.

Those of you who are employed have some figure for your annual salary, but you never see that much money -- it never shows up in your checking account. Why don't you see all of that money? Because by the time you get it the government has already taken out most of the taxes you are going to have to pay -- social security taxes, federal and state income taxes. Why do they do that? Why don't they just say, after you receive your paycheck every month, you send your money in? Well, actually there is a proposal in Congress now that would get rid of withholding -- the idea being for us to be more conscious of the proportion of our income going to taxes, leading to yet more impetus for the reduction in taxation. But the reason the government withholds is so that we think of our paycheck -- rather than our income -- as what we have to spend, and that we don't ever consider the money taken out by the government as ours. Well, that is the attitude we need to have about what we give to God's purposes. -- that this comes out before anything else. That this money is gone -- it is not available for other purposes. In the Bible this idea is very clearly taught from the Old Testament through the New. The Hebrew people were told to give their firstfruits to God. The idea in an agricultural society is that as soon as the harvest comes in, you give the first amount that you bring in as an offering to God. Only after that has been given do you meet your own needs or sell your produce. There is a very wonderful picture of this in 1 Kings 17. Let me read to you beginning in the 10th verse. This is about Elijah, during the drought. Remember Elijah had said there would be no rain in the land for 3

years, and the rivers had dried up. There was a terrible famine in the land. So Elijah goes to Zarepheth: **When he came to the town gate, a widow was there gathering sticks. He called to her and asked, "Would you bring me a little water in a jar so I may have a drink?" 11 As she was going to get it, he called, "And bring me, please, a piece of bread." 12 "As surely as the LORD your God lives," she replied, "I don't have any bread-- only a handful of flour in a jar and a little oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it-- and die." 13 Elijah said to her, "Don't be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. 14 For this is what the LORD, the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.'**"

So that is what happens. She goes, she bakes the bread, she brings it to Elijah - it must have been small -- she gives the rest to her family, they eat it. Elijah stays with them, and God miraculously supplies the flour and the oil. The jar does not get empty. This is the way it should be with us too. We need to be like that woman. That woman looked at her resources, and she said, "There aren't enough! I have one meal left and that is it! There is no way to earn any more!" And Elijah said, "You have only one meal left -- but give half of it to me." And she did it. We can be in that same situation. We look around and we don't know how our bills can be paid. But we need to give that first part of what we have to God. And then he promises that he will supply everything we need to fulfill his purposes in this world.

Right. Giving should be first. But that still does not answer the question of how much. We might budget, and we might say, "OK, whatever I give to God is going to be first, I'm not going to touch it -- but how much should I give? And if a tithe is not held up as a goal, how much should I give?" So our third principle:

Principle 3: Our giving should be generous and selfless, but the exact amount of that giving is between us and God.

Two weeks ago we read a well known verse from 2 Corinthians 9: Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

Some of you may say, "That still doesn't answer the question, how much should I give?" Let's think about this a bit more. In the 1 Timothy 6 passage Paul tells Timothy with regard to the rich, "to instruct them to be generous and willing to share." Now this was for the rich, but I contended a few weeks ago that all of us here this morning on any scale are indeed rich. Certainly we are much richer than the people to whom Paul was writing; certainly we are much richer than 80% of the Christians in this world; by any scale except comparing ourselves to others in the US, every one of us here today is rich. So these commands to be generous and willing to share unquestionably apply to us. Let me read to you also from 1 John chapter 3, beginning in verse 16: **This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. 17 If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? 18 Dear children, let us not love with words or tongue but with actions and in truth. 19 This then is how we know that we belong to the truth, and how we set our hearts at rest in his presence 20 whenever our hearts condemn us. For God is greater than our hearts, and he knows everything.**

You see the idea behind that? Again, as in many other passages Jesus' giving is held up as an example to us. Remember we sang two weeks ago, "Lord you were rich beyond all splendor yet for love's sake became so poor." Jesus gave of himself; he is our example. We need to love with his love. Furthermore, right at the end John says "This then is how we know that we belong to the truth." This is part of the evidence that we see in ourselves that we belong to God, when we give selflessly to others. So if we want to give selflessly, and generously, and willingly, again, how do we do it? How do we decide how much to give? Let me suggest the following: That you go to God and pray about how much you need to allocate to God and his purposes. In some cases you may come away with a strong sense of "Yes, this is the percent of my income I feel called upon to give." Other times you may not. But determine how much you plan to give, and then stick to it. Do that for a few months, then reconsider it. And see if God doesn't build in your heart the desire to give even more. Then increase it bit by bit, at each point being a steward, not responding to an emotional appeal, but reflecting on it, praying about it, planning on it, allocating the rest of your budget so that you can do it. One other item: when you budget for giving you may have certain ministries that you know you want to participate in. And you can budget for those. But I encourage you also to have a budget for contingent giving, for needs that come up unexpectedly. The particular needs are unexpected, but we can know that there are going to be needs that are genuine, that we will want to participate in that we should budget and plan ahead for. So I encourage you in your budgeting for giving to include a category for needs that will surprise you. In the Old Testament, God said this: "bring the whole tithe into the storehouse so that there may be food in my house. Test me in this, says the Lord, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." Now God is talking about the tithe, but the principle that the giver receives in return genuine blessings still holds. God promises us that whatever we give, we are going to reap in return much, much more. So try it. DO it. Test him. You will not be disappointed.

Principle 4: Giving is personal, and not institutional.

We are giving to persons, we are giving to the body of Christ, we are not giving to a nameless, faceless institution. Now in the last few months as my family has gone through some financial stress, I have felt Satan's temptation, saying "If you hadn't given so much to the church, you could have done such and such with this money - you could have invested it, you could have bought a better car, you could have had blah blah blah." But I don't give to an institution, I don't give to something that is nameless and faceless. I give to God's work here and abroad. And because of that I can see the results of that work. I give to people who do the work that I am not gifted to do, that I do not have time to do. And I am able to participate in their actions through giving; all of us can participate in the ministries of others through giving. Remember a few years ago, for those of you who were around, when we called

Doug as pastor, we were not certain where all the money was going to come from to pay him. And yet we felt convinced that God would have us bring someone full-time into the ministry here, to serve the body in ways that the elders with full-time jobs could not. And think about all the various ministries that God has been involved in, and that we have been privileged to participate in also through his work, through our giving. Think of the Reids who were just here last week. Not many of us have the opportunity to go to the Philippines and work, but we can participate in that ministry through our giving. Think of the Gearins and the Johnsons and the Williams, and all the various people we support. Think of those in this community who are aided by work that we accomplish here, in part through the money that we give. Well this is a biblical concept too. Paul in writing to the Philippians in chapter 4, thanks them for a gift that they have given, and writes this, beginning in verse 14: **It was good of you to share in my troubles. 15 Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; 16 for even when I was in Thessalonica, you sent me aid again and again when I was in need. 17 Not that I am looking for a gift, but I am looking for what may be credited to your account. 18 I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God. 19 And my God will meet all your needs according to his glorious riches in Christ Jesus.**

Well, finally the question about financial stress. Why do we have this problem of financial stress in our lives. The final principle:

Principle 5: God uses financial stress for our growth and for our benefit.

Now last May, I was applying for a number of very interesting jobs, and knew I had been shortlisted for five of them. Everything seemed set. Then, in the course of one week, my three most likely job opportunities all come up empty. I began to think, "My last paycheck is the third week in June. God is not going to let me be unemployed! That can't happen! That can't be God's plan for us! My God will supply all my needs." But God didn't see it that way. God saw that there was a purpose in my going through a period of unemployment and some financial stress, and God planned to use that in part to make this series of sermons somewhat different than it would have been had I preached it last May. In part, God wanted me to live out what I knew was true. And that's a danger of preaching and teaching, by the way: in my experience, if I haven't already lived it out when I preach it, God puts me in a circumstance sometime in the next few years when I have to live out what I preach.

In our home group we've been studying James: James begins with these verses: "Consider it pure joy, my brothers -- (unmixed joy) -- whenever you face trials of many kinds because you know the testing of your faith develops perseverance. Perseverance must finish its work so that you may be mature and complete, not lacking anything. (another way to translate that, "that you may have it all together -- that you may see how everything works together in your life.") When we are in stress, we are able to see for ourselves God's faithfulness. We are able to test for ourselves whether or not our giving does indeed result in blessings for us. We are able to have the opportunity to apply the truths that we have learned; we are able to understand and comfort those who go through similar trials.

Well, let me conclude with this. The basic theme of all Christianity, the way we live out Christianity in the world, is that we live it out through selfless love, through selfless giving of ourselves, our time, our money. And Jesus is the example for us in this as in so many other ways. Jesus says, "If any one would come after me he must deny himself and take up his cross daily and follow me. For whoever wants to save his life will lose it, and whoever loses his life for me will save it." It is only in giving of ourselves that we find true happiness. And when we do give of ourselves, what we get in return is much greater than what we give up. Even the resources that we have will give us more pleasure than the more abundant resources we had prior to giving. So the way we manage our money is a key test -- a key test -- of whether or not Christ's love is dwelling in us richly.

So I challenge you, and I challenge myself, to be accountable with the resources that God gives you. Treat it as a grant to be used for God's purposes. Those purposes include you enjoying it -- but remember where it comes from -- keep track of it, budget carefully. I challenge you and myself to put giving first in your budget, and then don't touch it. Take it out, just like tax withholding. Third, I challenge you to sincerely offer everything to God. Determine what he would have you give, prayerfully, generously, willingly. And then I challenge you to hold to this determination, knowing that the good that is accomplished is worked out in the lives of real people -- it's not going to a nameless institution, it's going into the lives of real people. And then when financial stress does come -- for it will come, it comes to everyone in one way or another, -- don't let it move you, but lean back on the principles that we have found in God's word and we have applied, and thank him that he will use that stress even in your own life. Our money provides us with the opportunity and the privilege of taking part in God's work. It also provides us with temptation leading to destruction if instead we make it our master -- and many people do make it their master. Jesus says we cannot love both God and money. So ask yourself, Whom do I serve? Who is my master?

I'd like us to close by singing the last two verses of Be Thou my Vision. These two verses talk to us about this very point:

Riches I heed not nor man's empty praise	High king of heaven, my victory won
Thou mine inheritance now and always	May I reach heaven's joy O bright Heaven's son.
Thou and thou only first in my heart	Heart of my own heart, whatever befall
High king of heaven my treasure <i>thou</i> art.	Still be my vision, O ruler of all.

Let us pray. Riches we heed not, Lord, you are our inheritance now and always. You are our treasure. Help us to see that, Lord. Help us to run towards you and not to be distracted by the myths that draw us one way or another, what our society tells us is the way to happiness or security, but let us trust in you, Lord. We pray that you would carry us through whatever stresses we may have financially, and give us the wisdom to know how you would have

us best use the resources you have given us. Thank you, Lord, for the great privilege of being part of your body. In Jesus' name, Amen.