

The Truth About Money

Stewardship 101, Part 1

Selected Scriptures

This Sunday and next, our church family will be focusing on the word *Multiply*.

It actually gives me an excellent opportunity to talk about the subject of stewardship and finances – a subject that might not immediately surface in a text or chapter or book of the Bible that I’m preaching through with you.

In fact, at times like these when we focus on either raising funds for building projects or special projects or, in this case, the elimination of our debt, it’s at times like these that I feel somewhat a failure in not having addressed the subject of stewardship more often.

In fact, if Jesus Christ were our regular Bible teacher, money would be his most favorite topic of discussion.

One researcher offered the fact that there are just over 500 verses on the subject of prayer; less than 500 verses that refer to the subject of walking by faith and 2,000 verses that refer to the subject of using our money and possessions.

Evidently, God wants us to get it right.

Evidently, the way you and I handle money has as much an impact on our spiritual walk prayer and faith.

In fact, our walk with God is often stymied and our faith restricted and our prayers self-centered wish-lists because we never really come to terms with some basic truths about stewardship.

And so as we talk about this campaign and look forward to next Sunday – putting our pledge/commitment together with the rest of your church family – let me address a subject that the Lord most likely address were He to show up as our guest speaker.

And I say that, because nearly half of our Lord’s parables dealt with handling money or possessions. In fact, in the Gospels – Matthew, Mark, Luke and John, 1 out of 10 verses on average, deal directly with the subject of money.

And here’s why – whether we really want to admit it or not, nothing defines our passion and our commitment; nothing proves our loyalty and our love more than how we spend our money – and on what we spend.

So let me open the subject with some principles of stewardship that might be convicting, redefining, reassuring – and, Lord willing, reforming, as we prepare to move forward individually and collectively as a local church.

At what I want to do is pull from a variety of Biblical texts to paint a correct perspective on the subject of money.

The first principle is this:

1. Whatever you have, is the sovereign will of a gracious God.

David writes in *Psalms 75:6* *Not from the east, nor from the west, nor from the mountains comes promotion, But God . . . puts down one, and exalts another.*

Job learns in the crucible of suffering, *God is unique and who can turn Him? And what His soul desires, that He does. For He performs what is appointed for me.” (Job 23:13)*

This perspective that whatever we have comes from God produces both gratitude and humility.

Listen, there are godlier people who have less than you do. There are smarter people than you who

earn less wages. There are better administrators than you who don't have a job and you do.

You see, what the enemy of your soul wants you to think when you look in the mirror or pull into your parking space is that you're there because you deserved it more than someone else.

The truth is, whatever you have is determined by the gracious will of God who is fulfilling His long term purposes in your life and mine.

James the Apostle said, don't say you're going to move to that this town or that town and start a business and make a handsome profit – no, say, "If the Lord wills" it will happen.

Whatever we have is the sovereign will and according to the sovereign purposes of God for our lives.

2. A second principle that closely follows the first is this: whatever you have actually belongs to God in the first place.

It's His.

Behold, to the Lord your God belong heaven and the highest heavens, the earth and all that is in it. (Deuteronomy 10:14)

You can't say it any more comprehensively than that.

And God is allowing us to manage His property and His wealth and His belongings for the sake of His name and reputation.

Many of you have read that little orange book by Chip Ingram on stewardship recently. He gives an illustration from a time when he pastored a church . . . it must have been a blast to live it out. He said that a wealthy gentlemen from his congregation said to him, "Listen, I don't want anybody to know I'm the source; I don't want thank you notes or calls; but I want to give you some money in a checking account and a checkbook without any name or address on the checks.

And whenever you see someone in need – or someone who could use some help – or someone that would simply be encouraged by a monetary gift – you use my checkbook and write them a check. So Chip began this amazing period of ministry, literally blessing hundreds of people with unexpected gifts.

And every so often, this older gentleman would call him up and say, "Let's get together . . . I want to hear what's been happening with my money." They'd meet and he would just be thrilled to hear the stories of lives impacted. And then, he'd always

say, "Okay, let me put some more money into your account . . . you continue managing it for me . . . and keep me posted."

The truth is, every one of us are in that position. We're managing God's money . . . we're administrating God's property . . . God's belongings.

We are literally, the Apostle Peter writes, *stewarding all that belongs to God – stewards of the manifold grace of God. (1 Peter 4:10).*

And one day we're going to stand before Him and give an account with what we did with His property.

You see, we easily forget we are stewarding God's things.

Tomorrow morning, I'm going to beat the morning rush hour on I40 and get to the airport for an early flight to a pastor's conference in New England. I'll land at 11:30 and speak in four sessions from 1:30 to 9:00 pm. Then on Tuesday, I'll speak in two sessions; closing the conference by speaking at 2:00 in the afternoon. I'll catch a flight home at 5:10 and, Lord willing, walk back into my home and kiss my wife hello around 10:00 o'clock Tuesday night.

I'll be on four different airplanes . . . at least that's the plan.

And four times, a woman, more than likely, is going to walk down my aisle and ask me if I'd like something to drink. If I'm feeling like I need to drink something good for me, I'll ask for cranberry juice. If I'm feeling a little rebellious, I'll ask for a diet coke.

Then a few minutes later, she'll come back and offer me a bag of peanuts. I'm obviously not in first class, where you're offered a basket of cookie selections and granola bars . . . no, I'm in the peanut section. And I'll ask her if she'd mind giving me 2 or 3 packets so that I can eat at least get 13 peanuts.

Now, do you think for a moment that this woman considers those peanuts and soft drinks hers?

Would she ever say, "Listen, everything on this cart belongs to me and I've decided that on this flight from Baltimore to Raleigh, I'm going to keep it all for myself."

And she plops down in an empty seat and begins opening can after can and peanut packages – and just putting it all away – and then stuffing what she can't eat into her pockets and handbag.

There would be one word to describe her – unemployed!

It isn't her stuff. She is stewarding all that in our direction on behalf of her company. And she does it with a smile as if she is happy to give it all away.

Are we so busy stuffing ourselves with God's benefits – filling our pockets and our houses and our garages as if it all belonged to us in the first place?

Whatever we have, it actually belongs to God.

3. If your attitude in giving isn't right, whatever amount you give won't impress God.

In writing to the Corinthians, the Apostle Paul challenged them in his second letter on giving financially. He wrote this rather startling statement; ***He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully (2 Corinthians 9:6).***

In other words, don't be stingy . . . give generously. Now, most preachers would put a period there and leave it at that.

Be generous!

Not Paul. The very next verse clarifies the preceding verse – Paul says, ***Let each one do – or give – just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.***

Put this all together and Paul is basically challenging the believers in Corinth to be generous . . . don't be stingy – you reap what you sow – in other words, stingy givers become stingy people . . . in every aspect of life.

But as you purpose to give – whatever it is you're about to give – ***don't give grudgingly*** – that's the person who says, "I really hate to give, but I will"; ***don't give grudgingly or of necessity*** – that is, ***under compulsion*** – that's the person who says, "I don't want to give, but I feel pressured to give and I suppose I really ought to give, so I guess I will."

Paul actually says to those giving who hate to and don't want to – he effectively says, "Don't give, if you're giving with that attitude."

For God loves – God appreciates – God honors – the one who gives ***cheerfully***.

Here's the principle - how you give is more important than how much you give.

Now don't misunderstand. How much you give is important – that's where stinginess comes into play; but *how* you give and *with what spirit* you give is more important.

Let me give you another New Testament principle of possessions – one or two that are more confronting in nature – but important.

4. The more you keep to yourself, the more you're going to want to have.

The more you keep, the more you're going to want to have.

Take it from Solomon, who swam in money and houses and cattle and horses and servants and clothing . . . he writes as a rather cynical old man, ***"He who loves money will not be satisfied with money, nor he who loves abundance with its income."*** (*Ecclesiastes 5:10*)

He wrote earlier in life, ***The eyes of man are never satisfied (Proverbs 27:20).***

What do you want?

- one more thing.
- newer
- shinier
- the latest
- the best

Remember thinking, "If I get that raise, that'll do it!" Then you got the raise . . . did it do it?

In fact, did all those raises over time ever raise your level of giving; or did they just raise your standard of living?

The truth is, the more you have, the more you want.

5. The more you possess, the greater your obligations.

Solomon wrote it this way, ***The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep.*** (*Ecclesiastes 5:12*)

Now, Solomon isn't against a full stomach or a good meal – or being in management as opposed to working by the hour.

He's simply stating the obvious. The lack of pressure and worry on an ordinary employee allows him to sleep at night.

But the full stomach – which Solomon is equating with an abundance of possessions – keeps a person awake at night simply worrying over all the obligation and pressures that came with it all.

Vanderbilt understood this from the perspective of Solomon when he wrote, "The care of \$200

million dollars is enough to kill anyone – there is no pleasure in it.”

In other words, his maid probably got a better night’s sleep than he did.

Henry Ford once admitted, “I was happier when I was doing a mechanic’s job.”²¹

These men discovered in part, what Solomon had already learned himself – the more you have, the more you have to worry about; the more your wealth grows, the more your opportunities to worry grow.

But there’s another aspect here we often ignore.

Every time you purchase something major, your obligation to invest time with it grows accordingly.

Years ago, when my wife and I moved to Cary to plant Colonial – we drove the used pickup truck her Daddy gave us as a gift.

I loved that Ford F150 – I think it was a 1974. The truth is, it was old and rusted. The hood of that truck was rust brown; rust holes in the sides near the back tires.

Even though I loved that F150, I never washed it. In my view, it rained often enough to wash it . . . you know what I mean? It rained enough times a year to wash my pickup truck.

Today I drive a new Chevy pickup . . . some would say I’ve moved up in the world; others would say, I’m in sin – backsliding from God.

But things have changed; I don’t want that new truck to get dirty . . . I would never expect rain to keep it clean – in fact, I don’t want it to rain on it . . . but it needs cleaning at least once a week . . . but I don’t have the time for that . . . Auto Bell has saved my life.

You buy a brand new flat screen TV and you’re going to need to do what? Watch it . . . otherwise the investment wasn’t worth it.

You buy golf clubs and you’ve got to use them.

You buy a boat and you’ve got to go out on the lake with it – otherwise you’re wasting your investment, right?

You buy a cottage in the mountains or on the beach and you’ve got to spend time out there –

Listen, my point isn’t that you can’t have any of that; my point here is that those purchases come attached with obligations – and demands and pressures.

They are calling for you to devote time and energy and even more money.

Which can become a problem!

In fact, Cyprian, the 3rd century church leader wrote this of his fellow Christians – their

possessions hold them in chains . . . chains which shackle their courage and choke their faith and hamper their judgment and throttle their souls. They think of themselves as owners, whereas it is they rather who are owned; they are not the master of their property and money, but its slaves.

While we are having our perspective reformed by scripture and biblical wisdom, here’s another principle to consider:

6. The less you have, the easier it is to give it away

If you had 100 dollars, giving 10 dollars away – or in an offering plate would be no sweat.

But if you made \$5,000 dollars last month, would you be willing to give \$500 next Sunday? I don’t know . . .

If you made \$100,000 dollars last year, would you write out a check for \$10,000 for the Lord’s work . . . or \$800 a month?

I don’t know about that . . . we’re talking about real money, now.

Like the barnyard animals who decided to get together and provide breakfast for their beloved farmer. The hen said, “I’ll give two eggs; the cow said, I’ll provide the milk and the butter; and they looked at the rather quiet pig; “Well, aren’t you going to provide the bacon?” The pig said, “Hey, wait a minute – with you guys, it’s a small offering – for me, it’s real commitment.”

Time magazine – of all sources – ran an article a few years ago that proved this principle to be true – and it was startling.

- Americans who made \$10,000 a year or less, gave 5% of their income to charitable organizations . . . the church being the primary recipient. That’s about \$40 dollars a month.

In other words, they brought home \$800 dollars a month and they gave \$40 away. Just over 5%.

- Those who earned between \$10,000 and \$20,000 a year, gave roughly 3% of their income;
- And those who earned more than \$75,000 gave 1.6% percent.

Why? Probably because we’re talking about real money . . . genuine commitment.

The truth is, the average Christian today gives around 1.3% of his income to the Lord.

Why so little? Well, because it's one thing to give \$40 dollars a month to the Lord, but it's another thing to give \$400 a month to the Lord . . . or \$1,000.

The Macedonian believers became an incredible example because out of their poverty, they gave with such sacrifice to help the church in Jerusalem.

They were overflowing with joy, Paul wrote in 2 Corinthians 8, as they gave from their deep poverty, in the wealth of their liberality.

Listen, what are we really sacrificing for the cause of Christ?

Do we tip God with our giving, or does our giving reflect a real commitment?

As I prepared this message – thinking about the goal we have in this multiply campaign of 10 million dollars over the next 3 years.

I couldn't help but be marked by the fact that if we all participated . . . if we all gave . . . this goal would be quickly reached.

In fact, if 1,200 households said, "I'll sacrifice and give \$50 a week to this campaign . . . by the way, we can waste \$50 dollars a week . . . that's 6 or 7 cups of coffee, dinner out and a movie; but if 1,200 households purposed in their hearts to give over and above – \$200 dollars more a month . . . in 3 years and change we would together raise 10 million dollars . . . giving \$50 a week.

Now the truth is, some of our households can't give that much more . . . some of our households can give more.

The issue isn't everyone giving the same amount anyway – God makes that clear – it isn't equal giving, it's equal sacrifice.

But beloved, I would be crushed to think that there will be some who will sacrifice to play a part, and some might not.

That some would sacrifice and others would tip God.

Oh, may that not be your story or mine.

As you pray and consider your part – this is wisdom from God's word whether we're in a campaign or not – let me give you two final thoughts of application.

First, use this campaign as an opportunity to get real about your record of giving

Don't hide from it . . . go home and pull out your income statements and your giving record and measure it out.

Are you giving God a tip . . . or is your loyalty . . . your love . . . your passion, truly reflected in your investment in His gospel work.

Secondly, use this campaign as a time to make a resolution that reveals a new heart for God.

Beloved, there isn't anything you could do to prove the genuineness of your resolution . . . and a refreshed vision for the things of God, more than what you choose to do with your money.

This manuscript is from a sermon preached on 4/27/2014 by Stephen Davey.

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ⁱ Randy Alcorn, *The Treasure Principle* (Multnomah Publishers, 2001), p. 50