

Christian Stewardship

Part 4 – Our Money

Today we're talking about money, so I need briefly to recap a couple of important points, because this whole area can be very contentious and confusing for people.

Many Christians get caught up in extreme teaching or become the victim of manipulative leaders.

And many people in the community are convinced that the church is only out to get their money.

And if you preach about money, visitors come in and are probably thinking, "I knew it. As soon as you walk in the door, they're after your money."

Sometimes that's the fault of the church.

If a church gives a twenty minute offering message every week, they are communicating something about their values and priorities.

Since that's the only message that gets preached **every** week of the year, they are implying that giving to the offering is the most important doctrine in the Bible.

Having said that, money is a major part of this life, and managing it as good stewards is still a major theme of the Bible.

And that's why we're covering it in this series on stewardship.

So here are some reminders on what we've learnt so far:

Definition – Steward – a person entrusted with the management of estates or affairs not his own.

In simple English: A steward looks after someone else's stuff.

Premise 1 – Everything belongs to the Lord

Premise 2 – We have no rights

Premise 3 – God has the final say

Premise 4 – We will all one day give an account of everything

Here are some of the areas we saw that God has made us stewards in.

These things don't belong to us, but He has given them to us as a trust: talent, intelligence, money, status, power, possessions, our body, time, spiritual gifts, our looks.

So today as we approach the topic of money, an area which is full of misunderstanding, I'm going to say: "This is what **we** do, and this is why we do it."

And I'm going to invite you to pattern your lives on the same Biblical principles.

Because I'm very aware that God isn't interested in how much money I've got; He's interested in what I do with it.

So, what do we do with our money, and why do we do it?

1. We calculate our tithe and offering on our combined income.

What's a tithe? = 10%.

So a tithe and offering = 10%+.

We do this every week – unless we're away – in which case we pay it in advance or back pay it when we get back.

Why on earth would we want to part with 10%+ of our income every week?

Because God said so.

Now what we've got to remember while we're looking up this Scripture in Mal 3:8-11, is that when God gives a challenge, He very often gives a promise too.

Mal 3:8-11

This is graphic isn't it?

I want you to notice a couple of points here.

First, withholding the tithe and offering is stealing from God; it won't make any difference to me.

It's not my money, it's God's money.

If you think I check the fingerprints on the offering every week to find out who's paying what, forget it. I'm not going to turn up on your doorstep: "Hi, this is Kneecapping Norman and Backbreaking Bennie. We've noticed you've been a little remiss in your giving lately, and Norman and Bennie want to have a chat".

I'm not going to do that because my job is to explain what the Bible says God expects of our stewardship of His money.

Once I've done that, I've discharged my responsibility and it's over to you.

Second, this Scripture tells us that God promises blessings, abundance, and prosperity for those who are faithful in giving.

Now as soon as you mention tithing, there are people who have immediate reactions.

One is: "Hey pastor, if I had a lot of money, I'd tithe no problem".

But what they don't realise is that giving has got nothing to do with how much money you have.

ILLUS – Mark 12:41-44

She gave out of her poverty because she had a giving heart.

2 Cor 8:1-4 Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia: (2) that in a great trial of affliction the abundance of their joy and their **deep poverty** abounded in the riches of their liberality. (3) For I bear witness that according to their ability, yes, and **beyond their ability**, they were freely willing, (4) imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints.

These are two examples that show that giving is primarily a heart issue, not a money issue.

If a person wants to be a generous giver, the single most powerful obstacle to achieving that is what the Bible terms the love of money.

1 Tim 6:10 For the love of money is a root of all kinds of evil...

This is one of the most misquoted verses in Scripture: money is not the root of all evil, the love of money is.

I can't be a real giver unless I first deal with this unholy love.

The more I deal with that, the more it frees me up to be the kind of giver God wants me to be.

That's why Paul says: (2 Cor 9:7) So let each one give as he purposes in his heart, not grudgingly or of necessity; **for God loves a cheerful giver**.

The more a person deals with their love of money, the more cheerful they become about giving.

God helps us to deal with that love of money by establishing standards of giving like tithing.

What people don't realise when they say: "If I had lots of money, I'd tithe no problem", is that unless they deal with the love of money, that love of money will just keep redefining what it means to have lots of money.

It's a little like having the referee in a football match constantly moving the goal posts.

But we can also see this principle in everyday life.

For instance, a person earns \$600 a week, and spends all of it. What happens when they get a pay increase? They still spend all of it.

They live at the level of their income.

No matter how much we've got, if we don't deal with the love of money, we'll never consider ourselves well off anyway, because the love of money robs us of contentment.

Let's just do a little self-test here. What's an objective way to know if I've got lots of money?

Easy: If I can afford luxuries, I have lots of money.

What's a luxury? "... thing desirable for comfort or enjoyment but not indispensable¹" [not necessary to life]

Unfortunately, there are lots of things in life to which we become acclimatised, and luxury is one of them.

We become used to it, so just in case you've lost sight of what constitutes a luxury, here's a little list:

All junk food including chips, most fast foods, ice-cream, chocolate and other confectionaries, corn chips, biscuits, cakes, alcohol, soft drinks, cigarettes...

The list goes on, but anything that we can do without is a luxury.

All these things are for our comfort or enjoyment; they aren't indispensable.

Most of the time we'd be better off if we cut down or eliminated them altogether.

This is just the tip of the iceberg – just because we need to eat meat, doesn't mean that we have to have the most expensive cuts.

Expensive clothing, luxury cars, fancy houses, boats, are all luxuries.

I'm not saying that it's wrong to have luxuries.

But I do want us to at least be able to identify them, so we can keep a right perspective, so we can be grateful for what we've got instead of whinging about what we don't have, and so we can understand that for the vast majority of Australians, when we give, we give out of our abundance.

We need to gain a true perspective.

"But pastor, if I had a million bucks, I'd definitely tithe."

Chances are, if you aren't tithing on what you're already getting, you probably won't.

Because the person who says that is already most likely spending a significant amount of money on luxuries.

And when they get the million bucks, there'll be more luxuries they need – a swanky car, swimming pool, elite golf club membership, a house in the best suburb...

It all comes back to dealing with the love of money.

Because what happens when he gets his million bucks, is that the love of money kicks in and instead of focusing on the \$900G he's got left, all he sees is what he could do with the \$100G God wants him to give away.

Jesus stated this whole principle very clearly: Luke 16:10 He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.

If a person isn't a faithful steward with a little, they'll find it incredibly difficult to be a faithful steward of a lot.

Because it's an issue of the heart.

If you think about it, 10%+ for God is really very reasonable.

God provides all our natural resources, air, food, water, abilities, rain, sunshine and that's all He asks for; the government provides a lot less and charges a lot more.

Let me give you another test: How can I tell if I'm suffering from the love of money?

To answer this, I'm going to say some things that may be very unpopular in our gotta-have-it-now materialistic culture, but I'm also going to show you that they come directly from Scripture.

I want to ask you a trick question, and you don't have to answer this on the grounds that you may incriminate yourself.

How many of you would like to be rich?

1 Tim 6:9 But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.

No exceptions.

The word translated "desire" couldn't just mean desire could it? Maybe it's a really strong word in the Gk like lust, an overwhelming desire.

But no, it means "to will, wish, want, desire²".

Could it be that just maybe we've been brainwashed a little bit?

That sometimes we think things are okay that really aren't?

Kingdom culture is vastly different from worldly culture.

Kingdom thinking is vastly different from worldly thinking.

The fact that probably most people desire to be rich is not an indication that it's right.

You can rest assured that the path of truth is the one taken by the minority.

Here's another test for the love of money: even though by worldly standards you are wealthy, are you experiencing the feeling that it's never enough? Do you need a bigger and bigger buffer zone in your savings to make you feel safe?

The love of money will create a thirst which you can never quench, whereas if you're free from it, you will experience contentment.

And when you're contented, if God gives you heaps, you'll enjoy it a lot more too.

1 Tim 6:6 Now godliness with contentment is great gain.

2. We calculate our tithes on our gross [before tax] income.

Why?

Prov 3:9 Honour the LORD with your possessions, and with **the firstfruits** of all your increase;

Notice it says firstfruits, not second fruits, third fruits etc?

It's called firstfruits because the first thing to come out of our increase belongs to the Lord.

If what I give back to the Lord comes out of what I've got left over, it's no longer called the firstfruits.

It's called something else – the dregs.

ILLUS – 1 Kings 17:9-16 – Elijah and the widow. Even though she was in dire straits, she put God's prophet first.

When we put God first, God always comes through.

3. We calculate our tithes on all our income.

What does that include?

Wages or salary, nett business profits (if not put back into the business), cash gifts, found money, board received, dividends, interest, holiday loading, items sold at a profit, inheritance.

I don't get all in a tizz about this.

If I find 5c I don't add it in – I don't scrutinise our bank statements to add in our paltry bit of interest.

But if it's a reasonable amount of money, we do.

If I find \$20, I add it in.

Why? Prov 3:9 Honour the LORD with your possessions, and with the firstfruits of **all** your **increase**;

It doesn't just say wages, it says increase.

4. We bring our tithes and offerings to the church

Mal 3:10 "Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the LORD of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it."

The tithes should be brought into the storehouse in the house of the Lord.

Let me give you a principle here, because over the years, we've met people who say they pray about what to do with their tithes and offerings.

That sounds very spiritual.

But there's a clear principle that applies to every area of God's Word, not just giving or stewardship.

If God's Word clearly says something, and we ignore it and pray for guidance, guess what?

We've already rejected what God said, and the only other additional information we can get is from another source.

For instance, if the Bible says no adultery and I go and pray about whether I should pursue a relationship with another man's wife, guess who's going to step in and start giving me guidance?

It isn't God; He's already said what He wanted to say.

So we bring our tithes and offerings to church.

This practice of bringing the offering to the house of God was taken up by the apostles.

Acts 4:34-37 tells us that they "brought the money and laid it at the apostles' feet". (vs 37)

To anyone who wants to argue the point that tithing is Old Testament, I would ask the question: Are you sure you've dealt with the love of money?

If you read the Sermon on the Mount (Mat 5-7), you will see that every Old Testament principle that Jesus mentioned was taken to a higher level in the New Testament.

It makes me wonder why it is that most people who object to tithing on the grounds that it isn't New Testament, actually lower the standard.

If a person honestly allows the Lord to deal with the love of money in their hearts (and it's an ongoing process for most of us), they will find that tithing is no longer a chore, but a privilege.

The most important thing we could learn in this entire series is encapsulated in the very first premise we learned.

Premise 1 – Everything belongs to the Lord

Ps 24:1 The earth is the Lord's, **and** all its fullness, the world **and** those who dwell therein.

If we live our lives as if this is true, we will fulfil God's expectations of what it means to be a fruitful steward.

5. We give to missions.

This is separate from our tithes and offerings – and there are two principles at work here.

The first is the principle of investment.

I'm an investor at heart – I like to see a return on my money.

But Jesus said: (Mat 6:19-20) Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; (20) but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

Now the point of this verse is not to tell us that we shouldn't have any nice things on earth.

But that we should invest in the things that have eternal value.

What has eternal value?

Col 1:28 Him we preach, warning every man and teaching every man in all wisdom, **that we may present every man perfect in Christ Jesus.**

People – the only things we'll be able to take with us into eternity is people.

Knowing that an investment in souls is an investment with eternal value, I then want the best value for money that I can get.

If you have \$1000 invested and you're getting \$100 interest p.a., and you know there's an investment you can make – totally genuine – where you can gain a \$2000 p.a. return on the same amount, aren't you going to be interested?

Of course you are – you want the best returns.

I do too.

What I'm leading up to is this – there's no doubt that dollar for dollar value, investing in the preaching of the Gospel in the third world is often far more profitable than investing in countries of the first world.

This doesn't affect our tithes and offering – that comes into the storehouse here, because we still have a responsibility to the country in which we live regardless of the return.

This is a good financial principle – don't put all your eggs in one basket.

The second principle at work here is the principle of love towards our brethren.

1 John 3:16-18 By this we know love, because He laid down His life for us. And we also ought to lay down our lives for the brethren. (17) But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him? (18) My little children, let us not love in word or in tongue, but in deed and in truth.

Christians are often good at talking big and not so good at getting around to doing what they say.

Who is our brother in need?

There are lots of people in other countries who are genuinely in need.

So we like to support outreaches in other countries that not only preach the Gospel and provide spiritual sustenance to Christians, but provide financial support, food, literacy programmes, retraining, livelihood projects, and counselling for people who are suffering things we can barely imagine.

You might detect that I'm pretty passionate about this.

You see, I'd like to think that if our country were invaded by another country, and Christianity was outlawed, that someone, somewhere would give a hoot about what I was going through.

Enough to help us – and be faithful in helping us.

Jesus was pretty strong on this.

Matt 25:31-46

Didn't He also say: (Mat 7:12) Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets.

It's the law of love.

I believe that every Christian should have a financial stake in missions.

And it's not just a matter of saying, "I give my tithes and offerings. That's up to the church."

Friends, we **are** the church.

So we have a corporate responsibility **and** we have an individual responsibility.

¹ Oxford Dictionary

² Bromiley, G.W. (Ed.) *International Standard Bible Encyclopedia* Vol 3, p1014