

## God and your Money

1. Prayer...
2. Introduction

- a. What topic did Jesus talk about the most? Money!!!
  - i. He devoted twice as many verses to the topic of money then the topics of prayer and faith combined.
  - ii. He said more about money then heaven and hell.
  - iii. 15% of his recorded words were on the topic of money. (Alcorn, 15-16)
  - iv. The topic of financial stewardship was really important to Jesus because he knew it was one of the greatest barometers of spiritual health.
  - v. How people spend their money is a window into what they truly value.
- b. Why this topic *this* morning?
  - i. I have not addressed this topic in four years.
  - ii. We recently revised our position paper on giving... copies are available at the welcome center.
  - iii. Giving is down...
    1. Steve's slides... (4 and 5)
- c. So where are we going? Two main points and some application
  - i. The motives for giving
  - ii. The specifics of giving
  - iii. Application...

### 1. First, the motives for giving

- a. *What is the primary motive for giving? The Gospel*
  - i. **2 Corinthians 8:1–9 (ESV)** — **1** We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, **2** for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. **3** For they gave according to their means, as I can testify, and beyond their means, of their own accord, **4**

begging us earnestly for the favor of taking part in the relief of the saints— **5** and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. **6** Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. **7** But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. **8** I say this not as a command, but to prove by the earnestness of others that your love also is genuine. **9** For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

1. In the first 5 verses Paul talks specifically about the lavish generosity of the Macedonian church.
2. In verse 7 Paul exhorts the Corinthians to give
3. In verse 9 Paul motivates the Corinthians to give.
4. Lets look at verse 9 again.
5. Though Jesus Christ was rich (he owns everything) he became poor. That is, he gave up everything, except his deity, and lived in poverty for 33 years in Palestine.
6. When he died he literally had nothing, he did not even have clothes, he died naked.
7. Why did he die???? So that we might become rich....  
(Elaborate)
8. We give because God has given to us....
9. We don't give to make God love us we give because God has already love us in Christ.

## ii. Illustration

1. Imagine being dirt poor.
2. You can't afford rent
3. You can't afford to drive
4. You can't even afford to eat
5. You live in a cardboard box under the freeway downtown.
6. Bill Gates sees you in your helpless condition and he decides to help you out....
7. Before he can help you, that is really help you, he decides that he must experience your poverty firsthand so he decides to live with you in your box for a few years. Once he has

done this he decides to give you a check for ten billion dollars...

8. This is similar to what Christ does...
9. So of course it makes sense for him to expect us to be generous with others.

*iii. What is the primary motive for giving? The gospel!*

***b. What is another motive for giving? Reward***

- i. I'm not suggesting that we should give to get.
  1. When we give primarily to get we are worshipping the things God gives and not God plus we are using God to feed our idols.
  2. At the same time there are several texts that talk about God rewarding generosity.
- ii. **Matthew 6:3–4 (ESV)** — **3** But when you give to the needy, do not let your left hand know what your right hand is doing, **4** so that your giving may be in secret. And your Father who sees in secret will reward you.
- iii. **2 Corinthians 9:6–7 (ESV)** — **6** The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. **7** Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.
- iv. **Luke 6:38 (ESV)** — **38** give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.”
  1. Illustration: Eric Scofield's rebuke of me.
- v. Application:
  1. I'm know that many of you could tell us stories of times when you thought there was no way you could afford to give

generously, but you did anyway and God miraculously provided for you.

2. Life is really short, and eternity is forever so Jesus tells us to store up treasures in heaven by being generous now (Matt 6:19-24)
3. Randy Alcorn... “You can’t take your money with you, but you can send it on ahead”
4. Life of Henry Ford... Died a very wealthy man but took none of his wealth with him...

vi. *What is the primary motive for giving? The gospel*

vii. *What is another motive for giving? Reward*

**c. *What is another motive for giving? Testing God!***

- i. **Malachi 3:6–10 (ESV)** — **6** “For I the LORD do not change; therefore you, O children of Jacob, are not consumed. **7** From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the LORD of hosts. But you say, ‘How shall we return?’ **8** Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. **9** You are cursed with a curse, for you are robbing me, the whole nation of you. **10** Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

1. This is an amazing passage.
2. First, of all God says we rob him when we don’t tithe. More on tithing in a moment... regardless of what one thinks about the tithe, there is a universal principal here!
3. This is the only place in the Bible where God tells us to test him.
4. God is daring us to give generously.... (Triple dog daring)
5. He gives us a negative and a positive motive for giving...

6. Giving generously has a way of building our faith.
7. Faith is like a muscle the more we use it the stronger it gets.
8. Some of you may be thinking that you are not in a place to give generously
  - a. You can barely pay the bills now?
  - b. God is daring you, commanding you, to test him....?

- ii. **Robert Gilmore LeTourneau** died in the 1960s. He revolutionized the earthmoving industry with over 300 patents. His machines represented nearly 70 percent of the earthmoving equipment and Engineering vehicles used during World War II. LeTourneau's first business went bankrupt, sending him \$5,000 in debt, a large sum in his day. Eventually he found a construction job and success. At this point in his life he made a decision that he would keep 10% of his wealth and give 90% away. As a result God blessed his socks off. He made hundreds of millions of dollars and gave 90% of it away.

*d. We have looked at three motives for giving (there are many more)...*

## **2. The specifics of giving**

*a. Let me ask several questions....*

*b. Should you tithe?*

- i. The word tithe literally means 10%
- ii. Some think that New Covenant Christians should tithe...
  1. They point out that...
  2. The OT Saints gave three tithes
    - a. The first tithe was to support the Levites (OT pastors). (Num. 18:21-24)
    - b. The second tithe was a festival tithe given when the faithful visited Jerusalem once a year (Deut. 12:17-18)
    - c. The third tithe was the poor tithe given every 3<sup>rd</sup> year to help the poor and needy. (????)

- d. In summary, the faithful Israelite gave 23% of his income to the Lord's work every year (10%, 10%, and 10% every 3<sup>rd</sup> year)
  - e. Since we no longer live in a theocracy the second and third tithes don't apply to us.
  - f. But we do go to church... the OT Levites and the temple are the equivalent to the NT church and pastors.
  - g. Therefore, we should give 10% to the church today...
  - h. Those are the arguments for tithing...
  - i. In addition to the tithe the Israelites gave free will offerings on special occasions.
- iii. Others think that New Covenant Christians shouldn't tithe.

- 1. Why not? We live under the New covenant....
  - a. The tithing laws were part of the Old Covenant.
  - b. The Old Covenant with all its laws was fulfilled in Christ.
  - c. We know obey the laws of Christ under the New Covenant.
  - d. Plus, all the references to tithing in the NT refer to the OT or life under the Old Covenant.
- 2. This second position is the position of GCF...
- 3. If this is right, this raises a big question...

*iv. Should you tithe?*

**c. How much should you give?**

- i. If we are not legally bound by the Old Testament tithing laws, then how much should we give?
- ii. The New Covenant does not give us a percentage! This means there is freedom...

- iii. However!!!! It is very hard for to imagine that God expects New Covenant Christians to give less than the OT minimum of 10%. Why?
- iv. Under the new covenant we have far more privileges.
  - 1. Jeremiah 31
  - 2. Hebrews 8,10
    - a. God has written his law on our hearts
    - b. God has placed his Spirit inside of us
    - c. God has promised to remove our sins.
- v. Under the new covenant we are far more aware of God's grace.
  - 1. Specifics of the gospel...
  - 2. Specifics of heaven.
- vi. Under the new covenant we are motivated by grace not law.
  - 1. Consider this, in the OT Israelites gave 23% of their wealth to God now days the average Christian gives 2.55% of his or her wealth to God.
  - 2. This means the law was ten times more effective at motivating then grace.
  - 3. The opposite should be true...
  - 4. If someone insists on grace motivated giving and they are giving less than 10% I'm very skeptical that they really understand grace...
- vii. To whom much is given much is expected... you can take this principal to the bank!!!

d. Summary-

- i. Although I don't believe we are legally obligated to obey Old Covenant laws including the tithing laws I believe that 10% is **probably** the floor not the ceiling for giving under the new covenant.

ii. **Randy Alcorn**, “To me, giving less than a tithe is simply not an option. Someday I’m going to stand before God and give an account of my life (Rom 14:12). In that day I do not want to have to explain why, being indwelt with the Holy Spirit and having lived in the most affluent nation in human history, I failed to give at the very minimal level of those who did not have the indwelling Spirit and owned far less than I.” (Alcorn, 223)

iii. *Should you tithe?*

iv. *How much should you give?*

**e. How should you give? Sacrificially!**

i. **2 Corinthians 8:1–4 (ESV)** — **1** We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, **2** for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. **3** For they gave according to their means, as I can testify, and beyond their means, of their own accord, **4** begging us earnestly for the favor of taking part in the relief of the saints—

1. The new covenant paradigm for giving is not a percentage but a lifestyle... We should be asking how can I be as generous as possible???

2. Example of generous and sacrificial giving!  
a. Tim Harmon’s Filson Jacket...

3. If our giving does not hurt at all we have to wonder if we are giving like the NT saints.

ii. *Should you tithe?*

iii. *How much should you give?*

iv. *How should you give?*

**f. How else should you give? Systematically**

i. **1 Corinthians 16:1–2 (ESV)** — **1** Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are

to do. **2** On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

- ii. This passage seems to indicate that our giving should be planned, budgeted, and systematic.
- iii. It is not good to give whenever we feel like it because often we don't feel like giving.
- iv. People who don't give systematically often overestimate how much they give.
- v. Furthermore, when we get our paycheck we should give to the church first. This is the First fruits idea that is so prominent in the OT (Prov. 3:9, Lev. 19:23-25).
- vi. If you don't have a budget giving is very difficult. If you need help thinking through a budget we have skilled people in this church who would love to help you.
- vii. *Should you tithe?*
- viii. *How much should you give?*
- ix. *How should you give?*

***g. Where should you give? Your local church***

- i. The OT saints gave their first tithe to support their pastors (the Levites).
- ii. The NT gives at least three examples of pastor's receiving their wages from their local churches.
  - 1. Gal 6:6
  - 2. 1 Cor. 9:3-12
  - 3. 1 Tim. 5:17ff
- iii. In the New Testament the local church is the only agency that people give to... why? It is God's plan A to fulfill the great commission and there is no plan B.

- iv. If people did not tithe to their local churches there would be no pastors, no ministries, and no buildings to meet in.
- v. Refer to our position paper for more proof that you should give first to your local church.
- vi. *Should you tithe?*
- vii. *How much should you give?*
- viii. *How should you give?*
- ix. *Where should you give?*

***h. Should you give everything away? Maybe/maybe not...***

- i. There are some Christian books that make it sound like every Christian needs to give everything away. I'm exaggerating (slightly) to make a point.
- ii. Yes, the Bible is clear that we need to be very generous with our wealth but that is not all that the Bible says about wealth.
- iii. The Bible also says-
  - 1. That is good for a man to leave an inheritance for his children (Pro 13:22)
  - 2. That is good to build wealth slowly over time (Prov. 14:24, 13:11, 6:6-8)
  - 3. That our heavenly father loves to give good gifts to his children. (1 Tim 6:17, Ps. 104:15, John 2:1-11 (really good wine not "war time" wine))
  - 4. Furthermore, it is good to save for retirement so that you will not be dependent on others when you are too old to work.
  - 5. God does not need our money, but he gives us the privilege of being co laborers with him.
- iv. Here is my point; we need to look at the full counsel of God when it comes to money.

1. It is best to error on the side of being very generous. It is best to give, give, and give some more trusting God to provide. But it's not necessarily wrong to take vacations, have a six-bedroom house, spend \$7 on a Grande Peppermint Mocha, or buy your wife a new kitchen aid blender.

2. Refer to JD Greear's excellent chapter on money in *Gospel*.

- i. Motives for giving
- j. The specifics of giving

### 3. Application...

#### a. I want to address the members who give generously.

- i. Steve's slides...
- ii. This is most of you...
- iii. So thankful...
- iv. Keep it up... we need money to do what god has called us to do...

#### b. I want to address the members who gave nothing or very little.

- i. The elders are concerned that 23% of our members gave very little to the church last year.
- ii. Concerned because this is a spiritual issue...
- iii. We are really sad that you are missing out on God's blessings.
- iv. We are really sad that your faith is not growing.
- v. We are really sad that you are not keeping your word.
- vi. In one sense, we don't need your money, God will provide.
- vii. At the same time, we are zealous for you to experience the blessings of obedience.
- viii. It is not fun to address you but... **Hebrews 13:17... the elders will stand before God some day and give an account for how we shepherded you...**

#### c. Maybe you are thinking, "I can't afford to give!!!"

- i. Sure you can.
- ii. If your income were lowered by 12 percent tomorrow would you go on living? Of course you would. You may have to move into a

- smaller house, sell the brand-new car, and take one less vacation, but you would still go on living.
- iii. Our financial problems began when we don't give generously.
  - iv. One thing we can't afford to do is rob God.
  - v. Plus, we are never going to be in a place where we "can afford to give".

**d. Maybe you're thinking, "If I tithe that means I can't have \_\_\_\_\_"**

- i. If we have God, we have all we need to be content. We don't need money to make us happy or the things that money buys.
- ii. *CS Lewis*, "He who has God and everything has no more than he who has God alone."

**e. Maybe you're thinking, "I will give 9/12/20 percent but the rest is mine."**

- i. Aren't you glad that Jesus did not have this mentality on the cross? I'm only going to give them 15% of my life. The rest is mine. He gave us everything.
- ii. All of our wealth belongs to Jesus. He allows us to use most of it. He may be challenging some of you to give more.
- iii. 8,12,17 percent is a lot to some and very little to others...
- iv. Have you prayed and asked God how much God wants you to give?

**f. Maybe you feel guilty and condemned because you know you have not been generous?**

- i. Jesus died for stingy, greedy, idolatrous people like you and me.
- ii. He took all our sins upon his shoulders when he died on the cross, including greed, idolatry, and unbelief.
- iii. He wants to help you grow in generosity.
- iv. Don't put off obedience. Go home and sit down develop a budget for generosity and have you spouse hold you accountable to it.

**4. Conclusion:**

- a. Very soon we will all stand before king Jesus on the day of final judgment.
- b. I'm very confident that God is going to say to the majority of you, "well done, God and faithful servant, you have been very generous." It never ceases to amaze me that the people of GCF gave one million of their hard earned dollars to GCF last year. That is a lot of money. On behalf of the elders I want to say thanks. To find out where all that money goes come to our family meeting in a few weeks. Lets pray...