

Church Effectiveness Nuggets: Volume 30

How to Talk with People about Financial Giving: 12 Biblically Based Messages that Motivate

By Bill Couch

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Purpose of this Volume: Provides (1) a response to requests from readers of *The Parish Paper* for effective stewardship sermons; (2) twelve stewardship sermons with proven effectiveness during annual stewardship campaigns and throughout the year; (3) biblically based insights that educate parishioners regarding the relationship between personal spiritual-growth and generous financial giving; and (4) theological insights from a pastor whose congregation has demonstrated extraordinary per capita financial giving.

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Author: Thirty years ago, Bill Couch became founding pastor of LakeRidge United Methodist Church, Lubbock, Texas. Now, LakeRidge ranks among the top 2 percent of American Protestant congregations in (a) worship attendance and (b) per capita financial giving—proof positive that, with effective preaching and leadership, membership growth and spiritual growth are *not* mutually exclusive!

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Dealing with Stuff

The principles that Jesus teaches in the Sermon on the Mount are timeless. They are just as relevant today as they were 2000 years ago. We see this dramatically in the principles that Jesus sets forth for dealing with money and material things:

Matthew 6:19-24 NRSV

“Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; [20] but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. [21] For where your treasure is, there your heart will be also.

[22] “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light; [23] but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

[24] “No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.”

In the spring of 2005 magnificent houses slid off the edge of cliffs due to mudslides in California. On one newscast, a reporter interviewed a family that had just been evacuated from their home. The newscast showed a picture of the home sitting precariously on a ledge—the deck of the back porch had already crashed down the side of the hill. The wife said that they were told to leave their home immediately. They had thirty minutes to get whatever they could out of their house.

What would you take if you were told that you had thirty minutes to vacate your house—knowing that everything you left behind could potentially be swept away and never seen again? Would you take photographs and home movies—knowing those could not be replaced? Would you take your computer? Would you take your date book and planner? Would you take your financial records? Are there family heirlooms that you would take? Would you take jewelry? Expensive articles of clothing? What would you take?

What we would take in those few moments would reveal to us what we treasure—what we really consider valuable and important.

Sometimes people don't have the opportunity to take the things they cherish. A fire burns their house to the ground. Or they are burglarized.

Last weekend Margaret and I went to visit our daughter Sarah in New York City. On Sunday morning about 4:30, my cell phone rang. I answered it. The alarm company was calling. Our alarm was going off at the house. Did they want us to send the police? Yes.

While we lay awake in New York wondering if our house was being burglarized in Lubbock, Texas, we wondered what they might take. Jewelry, electronic stuff? What would we do if we had been robbed? Would we cut the trip short and return home? Luckily it turned out to be a false alarm, but for several long minutes we wondered what we might lose.

People who have lost everything in a tornado or fire usually say the same thing: "We lost some things we will never be able to replace. We will miss those things. But the main thing is that we all got out safely—no one was seriously hurt. We have each other and that's all that really matters."

When it comes down to it, what do we really treasure? Jesus says, "Where your treasure is there will your heart be also" (Matthew 6: 21 NRSV). A treasure is something so important that you'll do whatever it takes to either protect it or acquire it. It shapes your decisions. What do you treasure? What is it that you hold dear in your heart? Your family? Your health? Your investments? Your possessions? "Do not store up for yourselves treasure on earth, where moth and rust consume and where thieves break in and steal" (Matthew 6:19 NRSV).

Jesus tells us to treasure the things that are worthy of being treasured. Material things are not worthy of being treasured. Material things can be easily lost. So if you treasure them, you will spend an inordinate amount of time, energy, and money trying to protect them—to hang on to them.

Jesus encourages us to be realistic. Why spend all that time and energy on things that can be so easily lost? Things that will wind up in a family estate garage sale someday anyway!

Most of us would probably say that the things we really treasure are not things—they are not stuff. We treasure relationships and family and friends and God. But Jesus probes us to look really carefully at our attitude toward stuff. Do we really treasure our stuff? How many of our decisions are shaped by our desire to have certain things?

USA Today interviewed former President George H. Bush while his son was running for re-election. Since he had lost a re-election bid, the reporter asked him if he had any advice for his son about how to win a re-election. Here is how he replied: “I learned that the American public elects their presidents based upon the economy. I learned it the hard way. I didn’t get reelected because of this. The American people make the most important decision about who they will elect to be their leader based upon the economy.”

Bill Clinton, who defeated George H. Bush, had as his personal motto during the election “It’s the economy, stupid.” For the majority of people, that is the question: Do I have a job? What are the interest rates looking like on my house? What’s the price of gasoline? What is the inflation rate? If those things are OK, then we will vote for the incumbent. If not, then we will vote for change. How important are material things to us, really? Where is our treasure?

For a little litmus test, what is your attitude toward tithing? If material things are not where your treasure is, then you would have no trouble giving 10 percent of your income to God’s work through the church.

A recent survey by Willow Creek Community Church revealed that, on average, people who claim to be mature Christians—people who have been believers for over ten years—contribute to the church an average of only 3 percent of their income. God asks us for a minimum of 10 percent as a way to express our gratitude for all the blessings he has given us. If we can’t give at least 10 percent to express our gratitude for all his blessings, then we treasure material things too much.

Jesus also challenges us to look at our vision. He says, “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!” (Matthew 6:22-23 NIV) We might wonder... what do these verses have to do with material things?

In the ancient world people understood the eye to be a lamp that reflected out to the world the condition of your heart. When you looked into someone's eyes, you could tell something about his or her character. If you looked at the things upon which they gazed, you could tell what their heart was like. The eyes were lamps to reveal what was going on inside one's soul.

I have looked into the eyes of people who seem to be dead inside; there is no light coming from inside them. I've also looked into the eyes of people who seemed to emanate evil. But I've also looked into the eyes of people and seen joy and excitement about life radiating from their soul through their eyes. The eyes reflect what is going on in a person's soul.

But Jesus says in this verse that it also works the other way. Whatever you fix your eyes on is what you are feeding your soul. What you look at shapes your soul. If we are constantly focusing our eyes on material things and wishing for this and wishing for that, our soul becomes materialistic. It becomes a reflection of where we choose to focus. Jesus proclaimed, "Where your treasure is, there your heart will be also" (Matthew 6:21 NRSV). Your heart follows your focus. If you focus on the things of God, put your treasure in heaven; then your soul will become full of God.

What we choose to focus on "out there" shapes our soul "in here." But then—the condition of our soul also shines outwardly to reveal what is inside of us. So the eye is a gateway both directions: from the world into our soul and from our soul into the world.

Where is your vision? What do you focus on? Those things will shape your soul. The world around us is constantly trying to get us to focus on things. Sunday papers are really thick. Have you ever noticed how little of that thickness is really news? The majority of it is advertising—the world tries to get us to focus on stuff. When I focus on that stuff, it shapes my heart. It's what I start to think about. It's what I've got to have. Jesus challenges us to examine where we focus our eyes. What are you thinking about, dreaming about?

Do you focus mostly on your next house, your next car, your next clothing purchase, and your next electronic gadget? Or do you focus on looking for ways to help people, to make a difference for God in your school or work or community? Do you look for ways to invest your money in things that will pay eternal dividends, or things that will become

obsolete in six months? What we focus on shapes our souls and is reflected through our eyes. What do you see about the state of your soul when you look into your eyes in the mirror?

Finally, Jesus challenges us to be honest about who is our master. Is it God or money? In New Testament times people had slaves. The slaves called their owner “master.” The slave was property of the master. The slave did whatever the master told him or her to do. So who is your master: is it God or money?

As we were walking down the streets of New York with Sarah last weekend, we noticed how many people were out walking their dogs. The majority of people live in apartments with no yards, so they have to walk their dogs. Sarah said that one comedian had joked that if an alien came from outer space to New York and observed people walking their dogs, the alien would conclude that the dogs ran the planet. The dogs walk in front of the people, and the people follow them. When the dog stops, the person stops and waits. When the dog uses the bathroom on the sidewalk, the dutiful servant pulls out a plastic bag and scoops up the mess and puts it in his or her pocket. Who is really the master here?

I’ve noticed that every time I buy something it comes with an owner’s manual. And everything with an owner’s manual requires some form of maintenance. I have to follow a schedule of oiling, cleaning, tightening, and checking a whole list of things. I have a file cabinet full of owner’s manuals. Pretty soon I realized that I don’t own the stuff; the stuff owns me. Stuff can become our master.

Many people shop to alter their mood. If they are depressed or bored, shopping is a way to make themselves happy. But of course the happiness only lasts a little while. The new wears off. It no longer makes them happy, so they have to go shopping again. Shopping becomes their master.

Jesus told us that we cannot serve two masters. We need to honestly evaluate who or what is our master? Is it God or is it stuff?

How do we make God our master rather than stuff? How do we store up treasures in heaven?

One way is to tithe. Give the first 10 percent of your income to God’s work on a regular basis. Weekly, semi-monthly, monthly—however you are paid. Make that the

first check you write. It is a way to focus on God first. Turn your eyes upon Jesus and look full in his wonderful face. And the things of earth will grow strangely dim in the light of his glory and grace.

I've found in my own life that giving the tithe is liberating. It is not about supporting the church budget—as important as that is. It is about my relationship with God. When I put God first with what I have, I find that I enjoy the other 90 percent so much more. It helps me to keep things in perspective. It enables me to grow spiritually. People who do not tithe get stagnated in their spiritual growth because they are holding out on God. He can't bless them in the way they want when they are holding out on him. Tithing frees me to enjoy God and enjoy things. And tithing frees God to bless me.

Another way is to follow the advice of John Wesley, the founder of the United Methodist Church. Wesley said, "Make all you can. Save all you can. Give all you can."

There is nothing wrong with making money. God has blessed some of you with the gift of making money. Wesley says, "Make all you can."

But save all you can, rather than spend all you can.

Saving is about investing. Put your money to work in good ways to help others.

Look carefully at what your investments are doing. Are you investing in things that are contributing to life, or to things that are destroying life? Are you investing in tobacco companies, gambling, casinos—things that rob people of life? Invest in things that help improve the quality of life. Make all you can. Save all you can. Give all you can.

For those who have the gift of making money, the tithe is just a starting place. Andrew Carnegie and R. G. Letourneau were multi-millionaires who lived very well on 10 percent of their income and gave away 90 percent.

Another way to serve God is by daily yielding yourself to God. Simply say to God every day, "Lord, I give my life to you. How can I honor you today? How can I follow you today?"

Begin to pray the most dangerous prayer of all: "Lord, use me." Those prayers help us to focus our vision on God and allow God to work in our souls. By yielding ourselves to God, we store up treasures in heaven that last for eternity.

How are you investing your life?

Lead Us Not Into Temptation: Of Things

What tempts you?

Sometimes we are tempted with the desire for “things.”

Let’s see what Jesus had to say about possessions and money in the Sermon on the Mount:

Matthew 6:19-24 NIV

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. [20] But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. [21] For where your treasure is, there your heart will be also.

[22] “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. [23] But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

[24] “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

See if you identify with any of these statements:

- “My greatest temptation is keeping up with friends and neighbors.”
- “My greatest temptation is focusing on money.”
- “My greatest temptation is buying things I don’t need with money I don’t have.”

Do you struggle with the desire for more and more stuff?

In the Sermon on the Mount, Jesus talked about storing up treasures in heaven rather than on earth and warned us that we could not serve both God and money.

But sandwiched between those two teachings about materialism, he talked about the eye. He said the eye is the lamp of the body. If your eye is bad, your whole body will be filled with darkness. What does that optometry lesson have to do with materialism?

Jesus is warning us about blindness and darkness to our own sins. If our eye is bad and we can’t see, then our whole body is filled with darkness. If we can’t see our own sins, then our lives are filled with darkness. We are walking in darkness rather than light.

Specifically, Jesus gives this teaching about spiritual blindness regarding materialism. We tend to be especially blind to this sin in our lives.

In recent decades, we've been softening the biblical name for this sin by calling it materialism. The Bible calls it greed.

How many of you consider yourself a greedy person? We just don't like to think of ourselves as greedy, do we? That's the biggest problem with money, materialism, and greed. We all suffer from the problem. We just don't see it.

Money has tremendous power over us. Materialism is an inordinate desire or dependence upon money or material things. A "desire" or a "dependence"—it can go either way.

There are two ways to know if money has power over us:

1. *We continually want more things.* We are never satisfied with what we have. That's the desire for more and more. Jesus told a story about a rich man who had a bumper crop. He looked at this huge crop and said, "What shall I do? I know, I'll tear down these puny little barns and I'll build gigantic ones. And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, "Tonight your life is being demanded of you. Who is going to get your harvest now? Not you." Jesus warned us that contentment and fulfillment in life cannot be measured by constantly accumulating more and more.

2. *We worry about not having enough.* That's the dependence upon money. Those who are struggling to get by can be just as controlled by money. They are constantly afraid of not having enough money. They obsess about money just as much as the people who have a great deal of money. To those who worry about money, Jesus said,

Matthew 6:25-27 NIV

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? [26] Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? [27] Who of you by worrying can add a single hour to his life?

Greed is a sin we all struggle with. The question is have we been so blinded by the power of money that we are unaware of how greedy we are?

Let's do a little inventory this morning. I'm going to ask some questions that might help us to open our eyes and see our struggle with materialism and greed. How would you answer these questions?

- Do I go shopping when I feel depressed or lonely? Does treating myself to something help to fill the emptiness inside me?
- After buying something new, within a short time am I already beginning to plan my next purchase?
- Do I buy things I don't need in order to be like other people, to be cool or to impress people?
- In choosing my job or career, did I decide primarily because I enjoy it and I'm gifted for it? Or because it pays a lot of money?
- Do I ever wonder about how the practices of my business or company might affect the poor people in our community and in the world?
- Do I ever wonder if the products I buy are produced by people who are being exploited?
- Am I content with what I have right now? Do I always want more? How will I know when I have enough?
- Do I tithe? If I'm not at least tithing, why not? Could it be because I view money and things as mine rather than God's?
- Would I be willing to be accountable to a small group of Christians about my spending and my giving? Or do I think it is my business? Money is a private thing. I don't want anybody evaluating how I use it.
- Do I regard myself as rich?

If you don't know that you are rich by the world's standards, you are blind. What if the world's population were compressed into a village of 100 people?

- Six people would possess 59 percent of the village's wealth—and all of them would be Americans.
- Eighty people would live in poverty housing.
- Fifty people would be suffering from malnutrition.
- One would have a college degree.
- One would own a computer.

If we have food in the refrigerator, clothes on our back, a roof overhead, and a place to sleep, we are richer than 75 percent of the world's population.

Have I made my point? We are all materialistic and greedy, including me.

The power of money blinds us.

Why does money have such power? Jesus said, "Where your treasure is there your heart will be also" (Matt. 6:21 NIV).

The place where our heart rests is revealed by money.

Money is a way of getting significance in our lives. The reason we need so much money and stuff, the reason we have trouble tithing, is because money is our source of significance. These things give us a sense of significance: the kind of neighborhood we are able to live in, the kind of places we are able to eat, the clubs we belong to, the kind of car we drive, and the way we dress. Those things make us feel important.

Money is about security and control. If I have enough money in the bank, I'll be OK. Just like the farmer in Jesus's parable who thought that if he could just store up enough grain, he would not have to worry about anything. If I have enough money, I will be safe, secure.

When persons get divorced, there is all this fighting about money. Why? Because money is a source of significance! If I get the bigger share in the settlement, then I'm more significant. And if I can diminish the significance of my ex-spouse—that's a good way to hurt him or her.

Jesus revealed to us the truth. Money does not give us lasting significance. We can lose it all in an instant, as many people discovered a few years ago in the stock market crash.

Money does not give us security. We have to constantly worry about getting more and protecting what we have. How secure is that? Money cannot protect us from the things that really matter—like tragedy, broken relationships, and death.

Jesus said, “Where your treasure is, there your heart will be also” (Matt. 6:21 NIV).

What is your treasure?

We all treasure something. Treasure is that thing that if I have *this*, everything is worth it. It is the thing that is most important to you in life. What is your treasure: money, things, career, family?

Whatever it is, you are enslaved to it. Once your soul treasures something, you will pay any price for it. You will do anything to get it, because it is the only thing that’s worth anything in life. Our materialism enslaves us.

How do we break free of its power? Jesus also said, “Store up for yourselves treasure in heaven” (Matt. 6:20 NIV). Admit that you have been blinded by the power of money and things. Admit that you are enslaved to things and money. Confess that you have looked to money to give your life significance and meaning. Tell God that you realize money has lied to you. It cannot deliver on its promises. Admit that you are powerless over greed.

Recognize that your significance, worth, and meaning for eternity can only come from God. Look at what Jesus says about your significance: Jesus considered you his treasure. He was willing to give his all, his life for you. Jesus was saying, “If I can have you with me for eternity, it is worth any price—even an agonizing crucifixion and separation from my father. I’ll pay the price to redeem you from slavery to things.”

1 Peter 2:9 NIV says that you have been chosen...belonging to God. You are God’s treasure. Knowing that you are treasured so much by God can give you the security and significance that will last forever. Are we willing to let go of things to let the love of God embrace us?

As long as we are clinging so tightly to things, God cannot embrace us with his love. Once we let him embrace us, we are free from bondage to money and things.

If we are struggling with greed, it is a symptom that we have not really received the gift of God’s love.

What happens when we get free of greed?

When we are free of greed, we will worry a lot less. Our whole attitude toward money and things will change. When we are greedy, we believe what we possess came through our own efforts. When we are greedy, we believe that security comes by holding on to what we have. When we are greedy, very little of our money is available to others.

But when God's love embraces us, we believe that everything we have is a gift from God—we don't possess anything and therefore nothing possesses us. When God's love embraces us, we believe that God will take care of us and what we have. When God's love embraces us, what we have is available to others. We become generous people.

Perhaps you heard on the news about the elderly lady whose air conditioner went out during 100 degree weather. Later that week a generous couple heard her story and provided a new air conditioner.

If you heard the story, did you think about wanting to help someone with a similar problem? If not, what does it say about your spiritual blindness? When we realize how much God loved us and gave for us—we want to give as we have received.

When we are free of greed, our lives will become simpler. Our lives are so complicated by just taking care of, protecting, repairing, storing, and replacing all our stuff. The less we desire stuff to prove our significance, the simpler our lives become, and the more we will be able to focus on the things that really matter—loving God and loving our neighbors.

Dr. Kinder, the psychologist who wrote *Smart Women, Foolish Choices*, discovered that with more financial success his life got harder, not easier. He found that when he had enough money to do what he wanted, it was not what he expected. He had everything he wanted, but was empty. While he and his wife were remodeling their house, they moved into a modest home in a modest neighborhood. They discovered that they enjoyed it so much more than the other one that they sold their big house and stayed. One day he said to his wife, "Are you aware of how little we need to be happy? Happiness is shockingly inexpensive."

Well, not exactly. Your happiness and contentment and freedom from anxiety cost Jesus his life.

Security and significance can only be found by letting God's love embrace you and set you free from things.

Lord of All: Our Resources

One of the ways we become like God is through giving. Our God is a giving God. He gives to us everything we have.

The Bible talks often about the importance of giving. The Bible contains 272 verses about prayer, 714 verses about love, and 2,172 verses about giving and possessions.

As soon as some of you heard the topic today is about giving, you tuned me out. You've already started planning lunch or your "to do" list this week. I want to encourage you to tune back in. Giving provides one of the greatest opportunities for blessing in our lives.

Listen to what Jesus said happens to those who give:

Luke 6:38 NIV

"Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

A wealthy Texan was in the habit of giving his dad unique gifts on Father's Day. One year it was hang-gliding lessons. The year before it was the entire record collection of Slim Whitman's hits. But this past year he felt he had outdone himself. He purchased a rare kind of talking bird that could speak five languages and sing "The Yellow Rose of Texas." The talented bird cost ten thousand dollars, but he felt it was worth every penny. This would be a Father's Day gift that his dad would never forget.

A week after Father's Day he called his father. "Dad, how did you like the bird?"

His father responded, "It was delicious!"

What do we do with the gifts we have been given? It all depends on our understanding the purpose of the gift. God has given us everything we have as a gift. Do you believe that? Really? Or do you believe that your money is yours? You have earned it, or inherited it, and it is yours to do with as you please.

Do you believe that God is the Creator of everything? If God made something, then it belongs to him. God owns everything. If God made something, he has a purpose for it.

God chooses to give us some things. And he has a purpose for the gifts he has given us. Sometimes we misunderstand the purpose, and we devour the gift—just like the man devoured the bird because he did not understand its purpose.

God has given us the gift of money and possessions. What is God's purpose for giving us these things? The world offers us many ways to devour the gift, so let's look at the purposes for which God has given us money. To do so, I want to contrast God's purposes for money with the world's purposes for money.

If you go to a secular financial planner, he or she will tell you certain principles about how you ought to handle your money.

The first principle is this: *maximize your income*. Make the most money you can. Find the highest paying job you can get, and earn the most money you can. It doesn't matter if it makes you travel a lot, relocate, work late into the night every night, stress out your family, or ruin your health. All that matters is making the most money you can.

By contrast, here is God's principle: *find your calling*. What did God create you to do? What do you enjoy doing? What can provide for the needs of your family and still give you time to enjoy your family and take care of your health?

Some of you have a calling to make money. God has given you the gift of making money. Everything you do seems to be profitable. You are an entrepreneur and you can do it naturally. It does not stress you out. When you are living out your calling, it fits. You have time for life. You enjoy a variety of things but only if they are extremely profitable. That is wonderful. That is your calling—go for it.

But if you are in a job just for the money and you don't enjoy it and you are killing yourself and your family is falling apart, is it worth it? You have bought into the world's principles for money.

Instead, try God's way: *earn all you can while doing God's calling upon your life*. Not just preachers are called. God calls some persons to be teachers, some business leaders, some government leaders, and some attorneys. We need persons who represent God in all vocations.

God specifically designed and equipped you to do something in his world. Your fulfillment in life comes from finding what that calling is. If you are not doing your calling, it does not matter how much money you are making; you are miserable.

Secular financial planners have one principle when it comes to spending—*don't spend all that you make*. Learn to live within your means. Don't accumulate debt; it will trap you.

Those are good sound principles, but the financial advisors do not care what you spend your money on—just so you don't spend too much. You can gamble; you can drink too much; you can over-spend on clothes or fancy cars. They don't care how you use your money, just so you live within your means.

As our Creator, God has purposes for how we spend our money. He wants us to spend our money on things that will build us up rather than destroy us. He would have us learn to live a balanced life rather than spend the majority of our money on one or two obsessions in our lives.

Sometimes I see fathers who are pouring thousands of dollars into some hobby, but when his kid asks for money to go to church camp, he responds, "We can't afford it." God cares about how we spend our money. And he especially wants us to take care of the needs of our family.

Financial planners encourage you to save. How do they motivate you to save? Fear! They tell you straight up: you are not going to make it through this life without a catastrophe. You are going to lose your job. You are going to be in a terrible accident. You will get some horrible disease. When your catastrophe strikes, no one is going to bale you out. You are in this alone. You have to take care of yourself first.

And so many people save out of fear. They worry constantly about whether they have enough saved to take care of the disaster.

Here is what God's Word says:

Proverbs 6:6 NIV

Go to the ant, you sluggard;
consider its ways and be wise!

[7] It has no commander,
no overseer or ruler,

[8] yet it stores its provisions in summer
and gathers its food at harvest.

God encourages us to save for future needs, but do you see the difference in how he motivates us? God says it is "wise" to save. He does not try to scare us into saving. He says it is the prudent thing to do. God does not want us to be worried about the future and consumed with fear. Instead, listen to his promise:

Matthew 6:25-27 NIV

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? [26] Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? [27] Who of you by worrying can add a single hour to his life?”

Be wise and save, but trust God with your future—don’t be anxious about what might happen. You are not in this alone. God is with you and he will supply your needs.

Another principle of the financial planner is this: *after you have some savings, start investing*. You have worked for your money. Now, make your money work for you. Invest in a balanced portfolio. Decide how much passive income you need to be able to quit your job and have financial freedom. Once you hit that number, quit your job and sit in a rocking chair for the rest of your life.

God would also have us to invest. But God wants us to invest for different reasons. He wants us to experience financial freedom so that we can devote more of our time to the purposes of his kingdom.

God does not mind us sitting in a rocking chair—occasionally. But he wants us to live lives of significance. He wants us to invest our time and energy in things that have an eternal impact. He wants our investments to do well so that we have more to invest in his work. He wants us to “store up for yourselves treasures in heaven” (Matthew 6:20 NIV).

How do we do that? By giving to the work of his kingdom on earth. When we get to heaven, there will be a string of people lined up to say thank you. The young person who went to camp on a scholarship provided by our church youth budget. His life was changed forever. He will say thank you for storing up treasure in heaven. A person from Africa will come and say, “Did you know that some of the money you gave to world missions helped to get me trained as a pastor? I started over thirty churches, and thousands of people came to Christ. All because of you!” Where are you investing your treasure? How many “thank yous” will you hear in heaven?

The last thing a financial planner will talk to you about is giving. He or she may tell you it makes no sense to give your money away. In fact, the financial planner may indicate that it is really stupid to give your money away—what little deduction you get is not worth it.

This is where God really differs with the financial planners. Jesus said, “It is more blessed to give than to receive” (Acts 20:35 RSV). This is something that the world does not understand. But according to the Creator, giving is a way to experience blessings.

What are some of the blessings of giving?

Our scripture reading promises this:

Luke 6:38 NIV

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

The Creator says that if we give, he will bless us in return. We cannot out-give God. He is the owner of everything. When God sees that we are faithful to use his gifts for his purposes, he showers us with more gifts, so that we will be able to give even more.

In Malachi 3:10 NIV, God promises:

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “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.”

To the secular financial planner, that makes no sense.

But God says, “I’m the Creator. I know how money works. Test me in this. I will show you.”

Another blessing we receive is joy. “God loves a cheerful giver” (II Corinthians 9:7 RSV).

The Dallas Morning News recently ran an article on charitable giving. The reporter interviewed a retired couple who receive \$40,000 a year in fixed income. They give 20 percent to God’s work. Listen to what they said: “It’s just so much more fun to help somebody else. Every day one of us says, ‘Doesn’t the Lord just bless us?’” People who give have joy in their lives.

Another blessing of giving is that we become more like God. He is the ultimate giver: “For God so loved the world that he gave...” (John 3:16 RSV). Jesus gave his life for us.

When we are selfish and use all of our money on ourselves, we become like Satan—he is the ultimate self-centered being in the universe. We wind up miserable and alone.

When we give, we become more like Jesus. We live in harmony with his purposes, and we find ourselves filled with the presence and love of God.

This morning I want to give you an opportunity to experience the blessing of giving. One of God's principles for giving is that we give to him first. The Bible teaches that we are to give our first fruits. We are not to give God the leftovers. That means the first check we write each pay period is not the mortgage or the car payment or to the savings account. We determine to set aside a portion of our income to God first. We trust that he will provide. We express our gratitude to him for all that he has given us. We give to God first.

The biblical principle is the tithe—10 percent of our income belongs to God. Some of you are in financial situations where that might seem impossible. Start somewhere to put God first. Commit to give God the first 3 percent or 4 percent of your income. Then, each year as God provides, take a step up in your percentage giving. Think about your giving last year. What percentage did it represent? Let me encourage you to step up 1 percent and trust God. See how he provides for you.

Some of you are ready to give the full 10 percent. You will be amazed at how God blesses you as you faithfully operate your finances on his principles.

Some of you are ready to give beyond the tithe. God has blessed you, and you want to express your gratitude to him. You want to store up greater treasures in heaven.

Take out the cards you have in your bulletin. We will give you a few minutes to pray. What percentage of your income will you give to God for the remainder of the year? Calculate the dollar amount this represents; then put it on the card.

Put the green card in the envelope, and we will bring them forward as an offering to God.

Keep the blue card as a prayer reminder to express your gratitude to God. You might want to put it in that place in your home where you put your bills to be paid—as reminder to give to God the first fruits.

Ask for God's guidance and open yourself to receive abundant blessings.

Bring the First Fruits

God promised Abraham that his descendents would occupy a land flowing with milk and honey—a land of abundance. Eight hundred years later, God kept that promise.

By the power of God, the Israelites escaped bondage in Egypt and survived forty years roaming in the wilderness. The priests carrying the Ark of the Covenant stepped into the Jordan River and it parted before them. Perhaps as many as a million people walked across the Jordan on dry ground.

In order to live in the land, they had to drive out the current residents. Ahead of them was their first challenge—a greatly fortified city called Jericho. Moses had died. Joshua took over as the leader. God told him the battle plan:

Joshua 6:1-5 NRSV

Now Jericho was shut up inside and out because of the Israelites; no one came out and no one went in. [2] The Lord said to Joshua, “See, I have handed Jericho over to you, along with its king and soldiers. [3] You shall march around the city, all the warriors circling the city once. Thus you shall do for six days, [4] with seven priests bearing seven trumpets of rams’ horns before the ark. On the seventh day you shall march around the city seven times, the priests blowing the trumpets. [5] When they make a long blast with the ram’s horn, as soon as you hear the sound of the trumpet, then all the people shall shout with a great shout; and the wall of the city will fall down flat, and all the people shall charge straight ahead.”

Jericho is the lowest city on earth—1,000 feet below sea level. Archaeologists believe it to be the oldest known city on earth. A tower located in the tel of Jericho dates back to 8,000 BC.

Jericho is strategically located as a link between the two major trade routes of the ancient world—the Kings Highway (east of the Jordan River) and the Via Maris (the way of the sea) near the Mediterranean.

For Israel to claim the Promised Land, this strategic city of Jericho must be conquered.

Why did God call Abraham and give him the promise of land? It all goes back to Genesis 3 and the fall of creation. When human beings sinned by declaring their independence from God, destruction and death came into the world. God set in motion a plan to redeem his fallen creatures and his world—including the land.

Abraham and his descendents were called out to be God’s chosen people to begin this process of reclaiming all his people. The Promised Land was the first installment of God

reclaiming his world—he desired to bring all the land and all the nations back into relationship with himself. The process of redeeming and reclaiming the world is God’s work. When God speaks to Joshua about taking Jericho, he says, “I have delivered the Jericho into your hands” (Joshua 6:2 NIV).

As a dramatic demonstration that this is exclusively God’s battle, he commands the people to walk around the walls for six days. Then, on the seventh day, they are to march around the walls seven times and shout. When they shout, God will cause the thick walls of the city to come tumbling down, and the city will fall into their hands.

Now this was not typical military strategy—marching around walls. Usually, armies would take a battering ram and try to knock down the gates of the city or scale the walls with ladders. The walls of these ancient cities were built with huge stones weighing tons. They sometimes took hundreds of years to build. They took years to tear down.

God promised to take care of the walls. God was saying, “Your job is to march and shout.” The message was clear: God is the one who is fighting our battle against evil. He alone is the source of power and victory. He can make the city walls fall down in an instant.

God tells Joshua that this first city of conquest is to be devoted to the Lord. Everything in the city is to be destroyed—except for the silver, gold, bronze, and iron. They are to be put in the Lord’s treasury. The people were to take no spoils from the battle. The victory was the Lord’s and all the spoils were to go to him. Anyone who violated this command would bring destruction upon themselves and the whole nation of Israel.

This is a principle that flows through the entire Bible. It goes back to the festival of the first fruits, which was established through Moses in Exodus 23:16. God commanded the people to bring to him the first of their crops that ripened in the fields or orchards. This offering was an expression of gratitude. It recognized God as the creator and source of everything. It was also an act of trust in God as the provider, like saying, “I will give to God the first of my crop. Next week the rest of my crop might get hailed out or destroyed by a swarm of locusts. But I trust God to provide—so I give him this offering even though I don’t know if I will have enough to eat next week.” It was a tremendous act of faith in God to bring the first-fruit offering.

Jericho was the first fruit of the Promised Land. It was the first city to fall into the control of Israel. God was saying, “Give Jericho to me as a devoted thing—a first-fruit offering. May it be a reminder to you that I gave you the victory. I am the one who is giving you this land. You don’t know if you will ever conquer another city. But don’t keep anything for yourself from this one. Trust me to provide for you.”

One of the Israelites, Achan, believed that this might be his only opportunity for prosperity. As they were gathering up the silver and gold in the city and taking it to the Lord’s treasury, he slipped some gold and silver in his pocket. He also noticed a beautiful Babylonian robe, and he took it. One person decided to keep that which belonged to the Lord.

The next city on the map for conquest was a little village called Ai. A couple of spies went up and checked it out. Compared to Jericho it was nothing, so they told Joshua to send up 3,000 men to conquer it. They go up the hill and in a few hours they come running down the hill in terror. The people of Ai overwhelmed them.

Joshua falls on his face and cries out in prayer to God, inquiring what went wrong.

Several things went wrong. Remember that it was God who gave them the victory at Jericho. They were the ones who decided to fight the battle at Ai, in their own strength. They forgot who had given them the victory, and they did not even consult God about the battle plan.

Big mistake! If they had consulted with God, he would have revealed to them that they had a problem—a man who had stolen the devoted things. And they could have dealt with it before the battle. God was not going to bless them, because they had not given him all the first fruits of the victory.

God tells Joshua that there is sin in the camp. Someone has kept some of the first fruits for their own possessions. Until that person and those stolen items are destroyed, there will be no more victories in the Promised Land. God revealed the identity of the thief. He paid for the crime with his life. The whole army went up to defeat in the little village of Ai. If Achan had just waited, God would have given him far more than he had stolen. They could have kept all the plunder of Ai for themselves!

The principle of first fruits and devoted things applied to more than crops and spoils of war. God also commanded that the first-born son in each family was to be devoted to him

and to priestly service. It was a reminder that children are a gift from God. Before they knew whether they were going to have any more children, the first one was offered to God.

Later, God provided a process of redeeming the firstborn son for the families. They brought him to the temple and dedicated him to God. Then they sacrificed an animal as an offering to God in place of the child and he returned home with his family.

God also set aside one day for worship and rest. It was a reminder to stop our work and acknowledge God as the source of everything. It was a way to remember that it is not our work that is really the source of everything. It all comes from God.

If we work every day, we tend to think that it is our hard work that produces the things we enjoy.

We are to work hard and do our part, but we need to remember that even our ability to work is a gift from God. Dangerous things happen to us when we start to do things on our own, when we begin to think of our possessions as our own, and when we forget God.

All of these—first-fruit offerings, dedication of the first-born sons, and setting apart the Sabbath day—were intended to remind us that God is the source of everything.

We need those reminders still today. It is important to keep a Sabbath day as a day set apart for rest and worship. It is a gift God has given us and a way to remember him. The Jewish Sabbath lasted from sunset on Friday until sunset on Saturday. Today, we worship on Sunday, which is the first day of the week. The early Christians began to worship on Sunday because it was the day Christ rose from the dead. It was a way to remember—not only that God is the source of everything—God alone brings life out of death and gives us eternal life.

We need to set aside one day a week for worship. It reminds us that God gave us everything. It reminds us that we should not just use the talents God gave us to make a living for our families and ourselves. We should use the talents God gave us in his service as well.

What talents and gifts has God given you? Are you keeping those as a possession for yourself to enjoy? If so, you are like Achan. You are taking some of the things that should be devoted to God and using them as your own possession. Some of you have ability to speak. Some of you have the ability to teach. Some of you have the ability to

sing. Some of you have the ability to make a lot of money. How will you use the talents and abilities God has given you to serve him?

We need to continue to bring our first-fruit offerings to God. Not many of us are produce farmers. We can't bring the first of our grapes or olives or wheat to God. The tithe is a way in which we can bring our first fruits to God. That is why we encourage you to write out the first check for 10 percent of your income to God each pay period. Many people pay all their bills first and take care of necessities. Then, if anything is left—which is very seldom—they give a little offering to God. The first-fruit offering meant that they gave the first of their harvest to God, not knowing for sure if they would make enough of a crop to feed their families and themselves. It was an act of faith and trust, a way of saying, “God, I trust you to provide. You are the source. I give to you what is yours.”

We write out our check first as an act of faith and trust in God as the provider. We give to God, before we know if we are going to have enough to pay our bills. If we are not doing that, we are like Achan. If we are not tithing, we are stealing something that is devoted to God. God warns us that trouble follows when we steal devoted things from him.

I see a lot of people whose finances are in disarray. They can't make ends meet—their spending is out of control. They don't seem to know how to change.

Tithing is a place to begin getting our financial household in order. Tithing is not the *only thing* we need to do, but it is the first step toward bringing our lives and our finances under God's control.

The Bible contains many other principles about how to manage finances. I would encourage you to participate in one of our *Crown Ministries* groups or *Financial Freedom* groups to discover more of these timeless principles. These groups are not just for people in financial trouble, but for anyone who wants to discover God's plan for managing our money. I encourage young couples and newlyweds to experience one of these groups together. It can save you years of heartache.

When we begin to tithe, and give to God what belongs to him rather than keeping it as our own possession, we discover that God is eager to bless us. Those who did not take

any of the devoted things at Jericho were able to take more than they ever dreamed from Ai and other cities that would fall into their hands by the power of God.

If you are not tithing, you are stealing from God. You limit the way God can bless you—and you bring destruction into your life. God cannot protect you and bless you—if you are using his possessions for yourself. He will bless you beyond what you can dream or imagine, if you will trust him and give to him the first fruits of all your income.

Will you commit this morning, to giving the first fruits of all your income to God?

The Blessing of Obedience

In his Letter, the apostle James makes it abundantly clear that faith and works—trust and obedience—are inseparably linked.

They are two sides of the same coin:

James 1:22-25 (NIV)

Do not merely listen to the word, and so deceive yourselves. Do what it says. [23] Anyone who listens to the word but does not do what it says is like a man who looks at his face in a mirror [24] and, after looking at himself, goes away and immediately forgets what he looks like. [25] But the man who looks intently into the perfect law that gives freedom, and continues to do this, not forgetting what he has heard, but doing it—he will be blessed in what he does.

In May of 1961, President John F. Kennedy issued a challenge for us to put a man on the moon by the end of the decade. Scientists said that they did not have the technological knowledge to do that at the time. They went to work, using the laws of physics and propulsion, and figured out a way. By working in harmony with the gravitational force of the earth and the moon, they could calculate a path that would enable a spacecraft to orbit the moon and land on its surface.

One slight miscalculation—and the spacecraft would bounce off the atmosphere of the moon and drift hopelessly into space. A miscalculation another way—and gravity would grab and crash it into the surface of the moon.

We are free to go to the moon as long as we obey the law of gravity. To ignore this law—or miscalculate its power—could result in disaster.

We are free to travel the roadways throughout our country. But there are laws for those who want to travel. We cannot travel at whatever speed, in whatever lane, and in whatever direction we want to go. We may get away with violating these laws sometimes, but eventually, they catch up with us.

If everyone ignores them, we have chaos on the roadways, and no one is free to go anywhere.

Our scripture reading this morning brings together three great truths: law, freedom, and blessing. Actually, those three are inseparable. If you are going to experience blessing in your life, it will come through the freedom of obeying the law.

The world tells us that freedom is doing what you want to do when you want to do it. One Saturday morning a mother went to wake up her ten-year-old son.

He told her, "I'm not going to get up this morning."

"Oh, aren't you feeling well?"

"No, I feel fine. I've decided this is going to be a free day."

"What does that mean?"

"I'm just going to do what I want to do, and right now I don't want to get up."

"Do you think that would be a good way for the whole family to live?"

"Yes."

"Okay, we'll all have a free day today."

At about 11:30 a.m. he came stumbling into the kitchen rubbing his eyes and said, "Where's my breakfast?"

"Breakfast? This is a free day. I didn't feel like fixing breakfast."

"Oh."

He found some Cheerios and managed to find the milk and make his own breakfast. As he was eating he looked out the window and saw his younger brother riding off on his new bicycle.

He ran outside and shouted, "Hey, that's my bike. You can't ride it."

"Yes, I can. This is a free day. I can do whatever I want."

And that was just the beginning. By the end of the day, the whole family agreed that free days were not such a great idea. Freedom is not about doing what you want to do when you want to do it. Freedom requires limitations and laws. (Elizabeth Elliott, "The Liberty of Obedience to God," *Preaching Today*, Tape #182, 1998)

Architects and engineers study laws of construction. There are all kinds of things they have to take into consideration: how much weight structures can bear, how much of a foundation is needed, what types of materials are needed. If the contractor who builds the structure ignores the plans and just builds it the way he wants to, disaster follows.

A balcony collapsed in Chicago last year, killing twelve people. An investigation discovered that the contractor had not followed the plans for the structural supports required. He may have been free to build it the way he wanted, but the result was tragedy.

James tells us that freedom comes when we are doers of the Word of God and not hearers only. God is the architect of life. He designed the universe to function according to certain laws. When we operate in harmony with those laws, we experience freedom and blessing. When we ignore or violate the laws, we experience tragedy.

One of God's laws is the law of the tithe. God says that he is the source of everything in our lives. As a way to help us remember where everything comes from, and as a way to express our gratitude, God says, "Be sure to set aside a tenth of all that your fields produce each year" (Deuteronomy 14:22 NIV). There is probably no law of God that is more universally ignored or disobeyed by Christians than this one. Many Christians seem to say about giving, "I'll do what I want, when I want to."

A man went to a fast-food restaurant with his young son. He asked his son what he wanted.

"Hamburger, fries, and a coke" the son replied. The man was not particularly hungry, so he just ordered what his son wanted and sat down to talk with him while he ate. While they were chatting, he asked his son if he could have a couple of his fries.

His son replied, "No, these are my fries." And he put his hand over them to keep his dad from getting any fries.

The man said it really got to him.

- He had several thoughts:
- The ungrateful little brat! Doesn't he remember who bought those fries for him?
- Doesn't he remember who provides his home, his clothes, and all his food? And he won't give me a couple of measly fries?
- I'm big enough. I could take all his fries and the rest of his hamburger if I wanted to! I could go buy my own fries.
- I have money in my pocket. I don't need his fries. I could bury him in fries.
- I could buy him all the fries in the world, but I don't know if I'll ever buy him another fry.

His saddest thought was how his son's selfishness spoiled the relationship he wanted to have with him that day.

Wouldn't it have been wonderful if his son had just realized where the fries came from and freely, gratefully shared them with the giver of the fries?

How different things would have been if he had just said, "Dad, giving you a couple of fries is the least I could do for all you do for me. Here, take all you want."

God gives us everything. Then he asks us to share 10 percent with him.

We say, "No. My money is mine. I earned it. I'll do with it what I want."

God does not *need* our tithe, but what he wants is a relationship with us. He wants us to remember where everything we have comes from. He wants us to express our gratitude to him and put him first by giving 10 percent of our income to him.

One night when I was associate pastor at First United Methodist Church in Plainview, Texas, we were cooking barbecue in a pit beside the church as part of an annual dinner sponsored by the youth. We had to watch the pit all night on Saturday before the dinner. I was part of the crew watching at 3:00 a.m.

In the early morning hours, I noticed what looked like lights on in my office at the church. When I left, I decided to go investigate. I discovered the door forced open to my office and all my books scattered across the floor. All my desk drawers were pulled out and turned upside down. Someone had gone through everything looking for money.

Fortunately, nothing was missing. But I still felt violated. Someone had gone through my stuff. It took hours to put everything back. If you have been the victim of robberies or burglaries, you know the feeling of violation.

God uses the analogy of robbery to describe his feelings when we don't tithe:

Malachi 3:7-10 NIV

[7] "Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the Lord Almighty.

"But you ask, 'How are we to return?'

[8] "Will a man rob God? Yet you rob me.

"But you ask, 'How do we rob you?'

"In tithes and offerings. [9] You are under a curse—the whole nation of you—because you are robbing me. [10] Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "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."

God says that the people have turned away from his decrees. They are not obeying his laws.

“Return to me.” God is not the one who left. It is the people who have left. They decided that freedom comes from ignoring God’s law and doing what they want, when they want it.

How can they return to God?

“Will a man rob God? Yet you rob me.”

“How do we rob you?” the people asked.

“In tithes and offerings.”

When you do not tithe, God feels like he has been robbed. He feels violated. He feels like the dad who has given you the fries and you are so ungrateful that you won’t even give a couple of fries back to him.

“Bring the whole tithe. Test me in this. See if I will not open the windows of heaven and pour out blessing upon you.”

This is the only place in the Bible where God says we can test him. Why?

Because God knows what a struggle we have with money. This is the last area of our lives to come under the Lordship of Christ. We will obey God in many things, but when it comes to tithing, we just don’t want to do it. “This is mine. You can’t have it.”

So God says to us, “Recognizing how hard it is for you to let go, I will give you a promise. If you tithe, I will bless you abundantly.”

God wants to give us so much. He could bury us in fries. But he cannot give to us if we are selfish and ungrateful and rob him of his tithe.

He wants us to enjoy a relationship with him.

He wants to open the windows of heaven, but he cannot do it if we are disobedient in this area of spiritual discipline.

The discipline of giving the tithe is one of the ways in which we experience God more fully. We cut ourselves off from him by refusing to tithe.

Do you want freedom? Do you want the abundant blessing God wants to give you? Then obey his word. Quit robbing him of his tithe.

I often encourage you to read the whole Bible, to fast, and to simplify your life. I want to encourage you to practice tithing as a spiritual discipline to open yourself to all the blessings God wants to give you.

Now, I'm not saying that God will make you rich. The blessing he gives may not be more money. He may bless you in other ways.

I'm not saying that if you tithe you will not experience times of financial difficulty. I am saying that if you are faithful in tithing, when hard times come, you will have a relationship with God that will enable you to get through. He will provide for your needs.

Tithing is not a matter of money; it is a matter of trust:

- Will you trust God and take him at his Word?
- Will you put him first?
- Will you have a grateful heart and share with him a small portion of what he has given you?

Or will you be selfish and say, "This is mine; I'm going to keep it for myself. I'm going to do with my money what I want to do, when I want to do it"?

You will experience freedom and blessing when you give.

- Will you commit to tithing 10 percent of your income to God beginning this week?

Giving Our Best

Malachi 1:6-8 NIV

“A son honors his father, and a servant his master. If I am a father, where is the honor due me? If I am a master, where is the respect due me?” says the Lord Almighty. “It is you, O priests, who show contempt for my name.

“But you ask, ‘How have we shown contempt for your name?’

[7] “You place defiled food on my altar.

“But you ask, ‘How have we defiled you?’

“By saying that the Lord’s table is contemptible. [8] When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?” says the Lord Almighty.

Wouldn’t it be fascinating to read people’s thoughts when the offering plate goes down your row? Some people never put anything in the offering plate. Some people only a token amount; others give generously and regularly.

Let us read some of the thoughts that go on in people’s minds as to why they don’t put much, if anything, into the offering. I want us to explore some of the reasons why some people give generously and regularly and others do not.

Some people don’t give anything because they are exploring the claims of Jesus Christ. They do not yet understand the benefits of giving, or why it is important to give. I want to assure you that if you are here to explore the Christian faith, there is no expectation for you to give. We just want you to come and enjoy and soak in the love of God.

People who give generously and regularly have experienced the transforming grace and power of God in their lives. They are persons who have received the gift of forgiveness, the gift of eternal life, and the assurance of the presence of Christ to give them strength for each day. They have acknowledged God as the source of their blessings. They want to give out of gratitude for all the blessings they have received from God.

These persons identify with the transformed tax collector who had grown wealthy by taking money illegally from people for years. Jesus went home with him for lunch one day and offered him love and forgiveness. The tax collector’s life was changed. He felt accepted and whole. He went out and told his friends that his life had changed. His

friends were skeptical until he said, “I am a changed man all the way down to my wallet. If I have taken anything illegally I will return it four-fold. From now on I will give half (50 percent) of everything I make to the poor.” His name, of course, was Zacchaeus. (Luke 19:1-10)

When our lives have been touched and transformed by Jesus Christ, we want to give. When we experience the grace of Jesus Christ, our tight little fists are opened, enabling us to give with joy.

Amazingly, there are some people who claim to be Christians—to have experienced the life changing power of Christ—but they still don’t put much, if anything, into the plate. What is going on inside their heads?

Some do not prepare to give. They have no plan to give. They never really think about it until they get to church. They pull out their wallet at the last minute and throw in a couple of bucks.

On my wife’s birthday one year I picked up some flowers. I wrote out a message on a card and delivered it to her office at a time I knew she would be out to lunch. I wanted it to be a surprise when she returned. She came back and found the flowers on her desk. She called to thank me and told me what had meant the most to her about the surprise gift. She could tell that I had written the card personally—the handwriting was illegible and definitely mine! The secretary had told her that I came by personally and put the flowers on her desk. The time and effort I spent personally selecting the flowers spoke volumes to her. She appreciated the personal involvement more than if I had just picked up the phone and called the florist to deliver something. More than the flowers, it was the thought and preparation and energy and time that went into the gift that communicated to her that she mattered to me.

The same thing is true in our giving to God. When we put some thought and preparation and time into it, it means more to us and to God. We prepare by determining in advance that we will put aside a definite portion of our income for God every pay period. We plan by writing out God’s check first instead of last—out of the leftovers. Looking in our wallet at the last minute, and flipping a dollar or two in the plate, doesn’t communicate to God that he matters very much to us.

The people in Malachi's day went beyond unplanned giving. They planned to give God the worst gift possible. They were called to give God the best, but instead, they gave the worst of their flocks. God says he got their message. They did not value their relationship with him very much.

One of the reasons why God says give one tenth of our income is because it requires us to plan and think. We have to rearrange our priorities and say to God, "You and your work are important to me—important enough that I put you first. I bring my check with me, ready to give."

Does the time and effort we put into our giving let God know how much he matters to us?

Another reason why Christians don't give, or give very little, is because they have never grasped that everything they have is a gift from God and belongs to God.

Sometimes people complain because we have to keep things locked up around the church, and that we have a security system, and that staff members only have keys to certain areas. People complain that a church should not give the impression of being a fortress. I don't enjoy us having to lock up the church. I wish we could leave the doors unlocked all the time. Unfortunately, that is not possible in the day in which we live. People steal things from churches.

A few years ago, someone walked in during broad daylight and walked out with ten turkeys that had been donated for our Thanksgiving dinner. Two microwaves were lifted out of the kitchen. In a period of three weeks, our sound system was stolen twice on Saturday night. You can imagine the stress that created on Sunday morning! Our insurance company said, "Get an alarm system or we will drop your coverage!" We had no choice but to install a security system and keep things locked.

What kind of person would steal something from a church? We feel so indignant toward someone who would break into a church and steal from a place that is doing so much to help people. It would have to be someone with a depraved mind—a sad, sick person—to rob a church. Wouldn't you agree?

Yet, listen to the third chapter of Malachi: "Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings." (Malachi 3:8 NIV)

What kind of a person would rob God by withholding the tithe and offerings, then use it for personal purchases? Have you ever been robbed? You know how violated you feel. The Malachi scripture tells us that God feels violated when we use all of the money he has given us on ourselves and we don't give back to him at least a tithe of our income. He is grieved and saddened when our priorities are so distorted that we don't put him first. Are you robbing God?

Christians don't give when they have lost the joy of their salvation. When we first accept Christ and experience his forgiveness and love in our hearts, joy overflows in our lives. We want to please God. We want to give out of gratitude. But over time, our love grows cold. We lose our desire to give.

This happens sometimes in relationships. Partners begin to take the other person for granted. The spark grows cold and alienation sets in. We sometimes take our children for granted. We get busy and wake up one day realizing that we missed out on sharing in the joys of their lives. A wake-up call happens. Somebody gets sick or involved in an accident and we realize how fragile life is. We recognize how special these persons are to us.

Sometimes we don't give because our heart has grown cold toward God. Then the wake-up call comes. We face a tragedy or loss in our lives. We realize how much we need God and that we cannot make it without him.

Does the level of your giving show that your heart has grown cold toward God? Don't wait for the wake-up call. Start today to remember how much he means to you and the difference he makes in your life.

You matter so much to God. He loves you so much that he gave his only Son to provide for your forgiveness. What does your giving say about how much God matters to you? Do you give God your best?

The Rewards of Giving

2 Corinthians 9:6-12 NIV

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.

The Christian life is based on one key word: faith. Everything that a Christian does involves faith.

Becoming a Christian is a step of faith. The Bible says, “For by grace are you saved through” ... *what?* ... “faith! And this is not your own doing, it is the gift of God—not because of works”... lest anyone should boast. (Ephesians 2:8-9 RSV) Too many people believe wrongly that being a Christian is a matter of “doing.” We have to do the right things to earn God’s approval and favor. We have to attend church, be a good person, say our prayers, read our Bible. We hope we will do enough good things to outweigh the bad things. We must *earn* God’s approval.

The Bible proclaims that being a Christian is a matter of “done.” Jesus did for us what we could not do ourselves. He gave his life that we could be forgiven. All we can do is receive his gift of love and forgiveness. We receive that gift by faith. We trust that Jesus did everything necessary for us to be acceptable to God. We are saved, forgiven, by grace through faith.

Growing as a Christian continues to be a matter of growing by grace through faith. Growth is not a matter of self-effort—any more than being saved is a matter of self-effort. We trust by faith that the Holy Spirit will change and mold us into the image of Christ. By faith, we learn to trust God’s guidance as we grow. Those who lack faith, try to direct

their own lives. They constantly worry about things. What if something happens that I can't handle? What if I make a wrong decision and the consequences are devastating? Growing as a Christian means trusting that God is in control, guiding and directing. God will not allow anything to happen that he and I together cannot handle. By faith we trust that God can work all things together for good. By faith we learn to stand on the promises of God's word. If God said it, then it's true, and we can depend upon it. Even if the world or our own inner voice tells us something different, we can depend upon God's Word.

The pathways that enable us to grow spiritually are based on grace and faith. They enable us to open up to God. And there is a progression toward maturing in the pathways. Our pathway toward spiritual growth begins with prayer and the personal spiritual disciplines of Bible study, a quiet time, and worship. This is the inner dimension of our faith. Next, we grow by participating in study and relational groups. We get together with other Christians and grow more than we could alone. Next, we grow through serving others and getting involved in ministry. By faith we reach out to others. Next, we grow through our giving. This is the last pathway for a reason. The pocketbook is usually the last thing that we allow to come under the control of Christ in our lives.

Giving is *not* a matter of money. It is a matter of trust and faith. The tithe is not a debt we owe; it is a seed we sow. Paul describes the process of giving in the Christian life as similar to a farmer sowing seed. Farmers often are accused of complaining about everything: the weather, the cost of fuel, equipment, and labor. But they much less often complain about the cost of seed, because seed is an investment. Seed is the one thing that doesn't depreciate, evaporate, or deteriorate. Seed is the one thing that will multiply in its value. It is the main investment.

Every farmer understands the principle of investment. No seed, no harvest. The more seed the greater the harvest. The same is true in our giving to God. When we set aside a portion of our income to God, we invest in the kingdom of God. That investment will not deteriorate or fade; it will grow in value. It's the only investment we make that will last for eternity.

Every farmer understands the principle of increase. He will reap more than he sows. Two pounds of wheat seed may produce over sixty bushels of wheat. Seven pounds of

corn may produce a hundred and twenty-seven bushels of corn. Plant five tomato plants: you will feed the neighborhood. A seed planted will increase exponentially.

The same is true in our giving to God. Jesus said give and it will be given to you. If you sow bountifully, you will reap bountifully. (2 Corinthians 9:6)

Chuck Swindoll tells a wonderful story about a missionary who received a letter from home. When she opened it, a crisp ten-dollar bill fell out. As she read the letter, she noticed from her second story window a shabbily dressed man leaning against the wall. She decided he needed the money more than she, so she put it in an envelope and wrote on the outside "Don't despair." She dropped the envelope outside the window. The man picked it up, read it, removed the ten-dollar bill, and smiled up at the lady. The next day there was a knock on her door. There was the man and he handed her a roll of bills. When asked what they were for, he replied, "That's the sixty bucks you won, lady! 'Don't Despair' paid five to one." When you sow bountifully you will reap bountifully.

Every farmer understands the principal of interval. Once the seed is planted, it takes awhile before the harvest. The farmer must be patient and wait. Sometimes, during the waiting period bad things happen: hail, insects, too much rain, or not enough rain. There may be some loss, but eventually the harvest comes. The same is true in our giving to God. Some people take a faith step in tithing. Then in a couple of months they hit a string of bad luck. The transmission goes out in the car; the air conditioner goes out at the house. They say, "Wait a minute, I'm sowing seed and I'm just getting an abundant harvest of trouble, so why isn't God taking care of me?"

I can relate. In the last month we experienced a string of unexpected bills: car repairs, medical costs, and our accountant made an error in a formula on our tax return so that we owed way too much money. I got ready to pay bills last Monday. I was tempted to say, "God, we need to use your share of our income to pay bills. If you had not allowed this stuff to happen, we wouldn't be in this mess!" But I understand the principal of interval. Sometimes we endure the bad times before the harvest comes. I took a step of faith and wrote out our tithe check first. I understand that giving is a matter of faith and trust in God. I believe that he will provide for us and take care of us, if in faith I put him first and wait for the harvest.

Now I am not promoting what is commonly called “prosperity theology,” which says “give in order to get.” If you give ten dollars, then you’ll get back a hundred dollars. Prosperity theology says that if I give to God, then God is *obligated* to give back to me more money than I gave.

I am talking about seed-faith giving. This type of giving is a way of honoring God as the source of all that I have. I give to God as a way of expressing my faith and trust that he will provide for me and that he will bless me. He is *not obligated* to bless me in a financial way. He will honor my faith in him. He may choose to bless me with relationships, or healing, or simply his presence and strength.

However he chooses to bless me, it will be far beyond what I could dream or imagine. Giving is a way of opening myself to God by faith and allowing him to do for me and in me whatever he chooses. When I cling too tightly to my money and my possessions, I don’t have room for the wonderful things God wants to give me. Giving to God first, investing in his work, frees me so that I can receive more of what he wants to give me.

Giving is not a matter of money. It is a matter of faith and trusting in a God who wants to bless me more than I could ever imagine. Giving to God opens our hearts to receive all that God wants to give us in return.

The Owner’s Manual of Financial Freedom Part One

It is Christmas Eve. You have purchased a toy for your children, and on the box you find these ominous words: “Some assembly required.”

You empty the box on the floor. It looks fairly simple. You dive in—putting bolts here and there—connecting things that look like they match up.

When you finish you have not used all of the parts. The toy in front of you looks nothing like the picture on the box. And it does not work.

At that point you decide to consult the instruction manual. Now you have to tear everything apart that you assembled and start all over again. You would have saved a lot of time and frustration if you had followed the instructions the first time.

Today we begin a two-part series entitled “The Owner’s Manual of Financial Freedom.”

When we start making money, we often follow our own plan about what to do with our money. And sooner or later we find ourselves in a financial mess.

It doesn’t matter how much money we make. How many times have we read stories about persons who have won multiple millions of dollars in the lottery and within a year or two have filed for bankruptcy? Or people who inherit large sums of money and within months it is gone and they can’t even tell where it went.

Where do you go to get good financial advice? Wouldn’t it make sense to consult the owner’s manual?

God’s Word has a lot to say about how to handle money and possessions.

God is the creator of all things. He is the ultimate financial advisor. He knows how the economy works. When we follow his plan we avoid a lot of frustration.

God’s financial plan begins with a fundamental principle, found in 1 Chronicles 29:11-13 NIV:

“Yours, O Lord, is the greatness and the power
and the glory and the majesty and the splendor,
for everything in heaven and earth is yours.
Yours, O Lord, is the kingdom;
you are exalted as head over all.
[12] Wealth and honor come from you;
you are the ruler of all things.

In your hands are strength and power
to exalt and give strength to all.
[13] Now, our God, we give you thanks,
and praise your glorious name.”

Have you ever gotten lost on a trip? You are in strange city, and you don't know your way around. Suddenly, you realize that you are not going toward your destination. Your surroundings may even be scary.

Margaret and I rented a car in Chicago. We got off the highway on our way back to the airport—to get some gas before we returned the rental car. We left the gas station and tried to find our way back to the elevated highway. We could not find an up-ramp. We kept driving. We could see the highway right above us, but we had no clue how to get up there. Soon we found ourselves in a very rough section of Chicago. It was getting dark. We did not dare ask anyone for directions and admit that we were lost.

Sometimes getting lost can have dangerous implications. Obviously we are still here, so we finally found the up ramp and made it to the airport. But being lost in scary territory is no fun.

How do we get lost? We get lost when we think we can find the way by ourselves. That is what I thought when I got off the highway. Surely I could find my way back on all by myself.

We can also get lost when we get bad directions or when we fail to follow the right directions.

We can also get lost when we get distracted by something. Maybe we are talking and we drive right by the exit we needed to take. We keep going for miles before we realize that we are lost.

No one ever intends to get lost. We always think we know where we are going. Then suddenly we realize we made a mistake. We are not going where we want to go.

We can get lost in any arena of life. We can get lost morally. We start out with clear moral standards. But somewhere along the way, we compromise those standards. We did not intend for this to happen, but we find ourselves lost morally.

We can get lost professionally. We start out with clear goals, but then things happen along the way and we are lost professionally—we don't know why we did not end up where we intended to be.

We can be lost emotionally, relationally, and spiritually.

The majority of people in America today feel lost financially. They started out thinking they could manage their money. But something happened along the way. Now they feel financial pressure all the time and they are not sure what to do about it. They worry about paying college tuition. They worry about having enough for retirement or for long-term care if their health fails them. They wonder what they will do if the Social Security System goes bankrupt. They wonder if they will have enough money to pay bills and eat this month. Or buy medication.

People often feel in a fog about their financial situation. When we feel in a fog, the uncertainty causes us to feel pressure. The pressure causes conflict, especially in marriages. Financial issues are frequently cited as a primary cause of divorce.

Do you feel lost financially?

- If you spend more in a year than you make, you are lost.
- If you don't know that you spend more in a year than you make, you are lost.
- If you don't care that you spend more in a year than you make, then you are really lost.
- If you owe more on your car than it is worth, you are lost.
- If you are paying the minimum monthly amount on your credit card and expect to pay off your debt, you are lost. It will never happen.
- If you think that paying the minimum on your credit card is good financial planning, you are really lost. Someone gave you bad directions.
- If you don't know how much total debt you have, you are lost.
- If you have a financial dream, but no plan to get there, you are lost.
- If you are thirty years old and have not started a retirement plan other than Social Security, you are lost.
- If your annual household income is \$50,000 or more and you feel constant financial pressure, you are lost. You are in the top 1 percent of the richest persons in the world if your income is over \$50,000. Ninety-nine percent of the people in the world would wonder why you can't make it on \$50,000 a year.
- If you are making financial decisions that you hope the IRS does not find out about, you are lost.

We never intended to be lost. We are not sure how we got lost, and most importantly, we don't know how to get out of the mess we are in.

So for the next couple of weeks we are going to look at the Owner's Manual and discover how to experience God's principles of financial freedom.

Whenever a pastor talks about money in the church, some people grumble. And they ask, "Why are you going to spend *three weeks* talking about it?"

There is one main reason pastors talk about money in church. The main reason is because if we preach from the Bible, we are going to have to talk about money. If we don't talk about money, then we are ignoring one of the major themes of scripture. Jesus talked more about money than he did about prayer, salvation, and faith—combined. In the whole Bible, there are nearly 300 verses on prayer, about 700 verses on faith, but more than 2,300 verses on how to handle money.

Jesus said, "Where your treasure is, there will your heart be also" (Matthew 6:21 RSV). Where our treasure is, our heart follows. If we are lost financially, we are also lost spiritually. Our money and our heart are linked together. Money is a spiritual matter.

Jesus also said, "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money" (Luke 16:13 NIV).

We would readily agree with the first part of that. No one can serve two masters. That makes sense. But of all the things Jesus could have chosen as a potential second master, why did he choose money? He could have said, "You cannot serve God and Satan." Or, "You cannot serve God and sex." Or, "You cannot serve God and drugs." But out of all the options he chose to say, "You cannot serve God and Money." Why? Because Jesus knew that the love of money is the number one competitor of God in our lives. Money is a spiritual matter.

Jesus talked a lot about money, but he only *asked for money* one time. The only time he asked for money was as a sermon illustration. Someone asked him if the Jews should pay taxes to Caesar. Jesus replied, "Does anyone have a coin?"

He held up the coin and said, "Whose image is on this coin?"

They replied, "Caesar's."

Jesus said, “Then render to Caesar the things that are Caesar’s and to God the things that are God’s.” (Mark 12:17 RSV)

That is the only time Jesus asked for money. Jesus did not talk about money in order to get people’s money. He talked about money *to keep people’s money from getting them*.

We all know what it feels like when money gets us. Jesus wants us to be free from the tyranny of money. He does not want it to be our master, because it is a very cruel master.

Money is an issue of the heart. It is a spiritual matter. If you are following the world’s plan for managing your finances, you are getting bad directions, and you will wind up lost.

The world’s plan is based upon acquiring, selfishness, and greed. What is the mantra of most financial planners? “Pay yourself first.” What they are saying is, “Put away some savings before you pay any bills. Pay yourself first.”

Now there is nothing wrong with saving. In fact, it is a biblical principle. God encourages us to save. But it is not the first thing we do in God’s plan.

“Pay yourself first” is even worded selfishly—self first. God’s plan is the opposite of that: receive everything as a blessing—a gift. Then give first to God out of gratitude for the blessings you have received. Then manage the rest of your money as if it belongs to God, not to you.

Listen again to this portion of our scripture reading: “Everything in the heavens and the earth is yours...O Lord.” Everything!

The first principle of God’s economic lesson is to recognize that God is the Owner of everything. Now if God is the Owner, that means that I am a manager or steward of what belongs to God.

Those of you who have taken Crown Ministries know that one of the first steps to financial freedom is to sign over a deed of everything that you have to God.

One of the assignments in Crown is to make a list of all possessions and then sign it over to God as a means of acknowledging that he is the owner and source of everything.

Many times we view our money and our stuff as ours. We have our plans for it. We ask God to bless our plans.

As a result, we get lost financially and spiritually.

Instead, we need to acknowledge God as the owner and ourselves as his managers. We need to ask God what his plans are for our money.

The result of following his plan will be financial freedom and spiritual blessing.

The purpose of this series is not because I want your money. We are not going to sign any pledge cards at the end. I don't want something from you. I want something *for you*. I want each of you to experience financial freedom. I want husbands and wives to be in harmony on financial matters, as together they follow God's principles. I want each of you to enjoy financial blessings. I want each of you to discover that when you follow God's plan for managing your money, you will grow spiritually in ways that you cannot even imagine. I want to encourage you to sign up for "Crown Ministries" or "Financial Peace University," where you will receive step-by-step help in implementing God's principles into your life. I want you to experience God's faithfulness as you trust him with your finances.

Listen to what God says his financial plans are for you:

Jeremiah 29:11 NIV

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

Will you give God a chance to be your financial planner?

The Owner's Manual of Financial Freedom Part Two

This is the second part of a series entitled “The Owner’s Manual of Financial Freedom.”

Let me review a couple of the key points of the first message:

1. Many people feel lost financially. If we ask ourselves the following questions, chances are we are lost financially and may not even be aware we are lost. Where does it all go? Why don’t I have anything left after I pay my monthly bills? Why do I feel pressure all the time about finances? Why do I argue with my spouse all the time about finances? These are other symptoms of being lost: paying only the minimum amount on credit card bills; not knowing how much total debt I have; and not knowing how much I am paying in interest each month.

2. When we feel lost financially we are experiencing a type of bondage. What I want you to experience is financial freedom. I want you to understand how to manage your money instead of having your money manage you. The way to financial freedom means knowing where you are, where you want to go, and having a plan to get there.

Where will you go for help to develop your plan? The world offers you a way to plan, and God offers you a way to plan. If God is the creator of everything, then he is the master economist.

It comes as a surprise to many people that God understands finances. We think God only understands spiritual things. But God understands everything. God’s Word has a great deal to say about money. It contains principles that will lead you to financial freedom.

The first of those principles is that God is the Owner of everything. “Everything in the heavens and the earth is yours...O Lord” (I Chronicles 29:11 NIV). I may be under the illusion that I own things. I may have deceived myself by thinking that my money is mine to do with as I please. The reality is that God owns everything. Everything I have is a gift from God, and he has entrusted it to me to manage for him.

It is so freeing to know that what I have belongs to God and not me. It immediately changes my perspective toward stuff. I don’t have to hold on to it so tightly, because I

know it is not mine anyway. I don't have to worry about having enough, because my Heavenly Father owns everything. He will meet my needs.

The first step to financial freedom is to sign all my possessions over to God. In Crown Ministries this is one of the assignments: list everything in your possession and actually sign it over to God.

Today we will look at another financial principle from God's Word. It is based on a strange parable that Jesus told about a money manager:

Luke 16:1-15 NIV

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. [2] So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'

[3] "The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—[4] I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'

[5] "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'

[6] "'Eight hundred gallons of olive oil,' he replied.

"The manager told him, 'Take your bill, sit down quickly, and make it four hundred.'

[7] "Then he asked the second, 'And how much do you owe?'

"'A thousand bushels of wheat,' he replied.

"He told him, 'Take your bill and make it eight hundred.'

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

[10] "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. [11] So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? [12] And if you have not been trustworthy with someone else's property, who will give you property of your own?

[13] "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

[14] The Pharisees, who loved money, heard all this and were sneering at Jesus.

[15] He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight."

How does God view money? When we see money as God sees it, it changes our perspective. Some people think that God just wants their money. If God wanted your money, he would have already taken it.

The IRS gets a big chunk of your money because they have the power to take it. God is more powerful than the IRS. If he wanted your money, he would have already taken it.

This series of messages is not about getting your money. *It is about keeping your money from getting you.* I am not preaching this series of messages to get something from you. I am preaching it because of what I want *for you*—which is financial freedom. I want you to quit feeling pressure. I want you to have financial peace.

So let's look at what this parable reveals to us about how God views money. Jesus describes a wealthy man who has someone managing his financial affairs. The wealthy man discovers that his manager is wasting his money. He calls in his manager and, in essence, says, "I want to look at the books. Get them in order and bring them to me. You are fired."

The manager says to himself, "What shall I do **now**?" That is a key word: "now."

"My master has taken away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that **when** (another important word) I lose my job here, people will welcome me into their houses." The key words refer to time: "now" and "when."

The manager realizes that he has a short window of time to prepare for the inevitable future when he will be without a job. His actions now are solely focused on securing his future.

He called in his employer's debtors, one at a time. He asked the first one, "How much do you owe my master?"

The debtor replied, "Eight hundred gallons of olive oil."

The manager said, "Take your bill sit down quickly [urgency!] and write four hundred."

Now I can imagine the debtor saying, "Wow! Thanks. If there is anything I can do for you let me know."

"Don't worry, I will—sooner than you think."

Then he asked the second debtor, "How much do you owe?"

He replied, “A thousand bushels of wheat.”

The manager said, “Take your bill and make it eight hundred.”

Again, I can imagine the debtor saying, “Wow! Thanks. If there is anything I can do for you let me know.”

“Don’t worry, I will—sooner than you think.” The guy is using what little time he has to get people indebted to him so that they will help him out when he is out of work.

Now the owner has just fired this guy for wasting his possessions. How do you think he is going to respond when he finds out that he has been giving away his money by fixing the books? We would anticipate that the owner would be furious when he found out about this. He would not only fire the guy, but have him thrown in jail. He is nothing but a crook.

But instead, the owner commends his dishonest manager for acting shrewdly. “Way to go! You used your limited time wisely to prepare for the future.” End of the parable.

It appears as if Jesus is advocating dishonesty. Thank goodness Jesus goes on to explain the point of this rather strange parable. Jesus says that the people of this world—represented by the manager—are more shrewd than the people of the light. The people of this world believe that this world is all there is. They believe in taking care of themselves here and now because that is all there is. When you die you die. The people of this world know how to prepare for their future in this world even if they do it dishonestly.

Jesus is not commending this dishonest behavior. He is commending this manager for taking steps to prepare for his future while he has time. Jesus then says, “Isn’t it odd that those who believe that there is something beyond this world—the people of the light—don’t live as if they are preparing for eternity?” People of the light should live *now* in light of eternity. We are passing through this world briefly, compared to eternity. We only have a short window of time to prepare. What will we do with it?

Then Jesus says a shocking thing. The way we use our money and possessions reveals how well we are spiritually preparing for eternity.

Many Christians attempt to separate their spiritual lives from their financial lives. Spiritual health is about worship, Bible Study, prayer, and ministry. Financial health is a totally separate matter. I handle this part of my life with little thought of God or eternity.

But Jesus said, “Where your treasure is there will your heart be also” (Matthew 6:21 NIV). He declared that the use of our treasure is a spiritual matter. The way we use our treasure reveals our heart.

If we believe that God is the owner, then everything we have is a gift from God—everything—even our ability to make money. If we believe that everything is a gift from God, then we are managers of God’s possessions. That means that I have to ask these questions: What does God want me to do with his money? What does God want me to do with his possessions? What are God’s purposes for all the stuff he has given me?

Our attitude about our possessions reveals how fully we have experienced God’s grace. Experiencing grace means knowing that I deserve nothing. Grace means that everything I have is a gift of love from God. Grace means that I receive forgiveness—even though I don’t deserve it. Grace means that I am given the gift of eternal life; I cannot earn it by self-effort. Grace means that I know that all my possessions are a gift of love from God. Grace means that out of gratitude for all that God has given me, I want to use his gifts to accomplish his purposes.

Jesus said that our experience of grace is visibly revealed in how we use the stuff that God has given us. Do we use our money and our stuff selfishly, as if it is ours? Then we have not accepted it as a gift from God. We think we have earned it, and we deserve it, and it is ours to do with as we please.

On the other hand, if we recognize that our stuff and our money are gifts from God, then we want to use them to accomplish God’s purposes. We want to use our brief window of time on this earth to accomplish things of eternal significance.

Jesus said our use of material things has spiritual and eternal implications: “Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into the eternal dwellings” (Luke 16:9 NIV).

The shrewd worldly manager was dishonestly using his master’s wealth to gain friends who would welcome him into their homes so he would not have to do manual labor or beg for money. He was wise in planning for this life, but that was it.

Jesus said your faithfulness in using worldly wealth to accomplish God’s purposes of helping others into his kingdom will prepare a place for you in heaven for eternity.

Let me emphasize again that Jesus is *not* saying that you can earn your way into heaven by investing in God's work. He is saying that investing in God's work reveals that you have received God's grace and eternal life as a gift. Now, out of gratitude, you want to use all your resources to accomplish his purposes.

This means that if God has blessed you with a big house, you say, "How can I use this house to serve God?" Can I host the youth Bible Study? Can I invite a group of non-believers over to our home to meet believers who might have a positive impact on their lives? Is this place just for me? Or is it to be used by God to reach others for his kingdom. If God has given me a boat, how can I use it to reach out to God's people? If God has given me an airplane, how can I use it to accomplish his purposes?

Now, it also means that we evaluate our purchases. Is this purchase something that God can use? Or would God have me invest these funds in another way to accomplish his purposes? Of course, we can play games with this, and buy all kinds of extravagant things, and justify in our minds that we are doing it so God can use it.

But we need to seriously wrestle with this question: out of gratitude for what God has given me, how would he want me to invest this money to accomplish his purposes?

Then Jesus gives a promise: "Whoever can be trusted with very little can also be trusted with much" (Luke 16:10 NIV). Our use of what God has given us reveals our heart. When we recognize that God is the source and owner; when we use whatever we have to accomplish his purposes; then he will bless us with even more. We have revealed that our heart is in the right place. On the other hand, he warns, "If you have not been trustworthy in handling worldly wealth, who will trust you with the true riches?" (Luke 16:11 NIV) How we handle our money and possessions reveals our heart and has eternal implications.

He said to the religious leaders who loved money and were sneering at him, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight." (Luke 16:15 NIV)

God knows our heart.

How we use our money reveals our heart.

Does your use of money and possessions reveal that God is the Owner and that you are using what he has given you to accomplish his purposes?

How Much Should I Give?

First Message of Three: Capital Funds Drive

As we enter into our Life Changing Encounters campaign (theme of capital funds drive), a question comes to each of us: “How much should I give?”

The purpose of our building campaign is to make places for people to have life-changing encounters with Jesus Christ.

We also want the process of giving to this building program to be one of spiritual growth.

We are asking each person to pray and ask God what he would have us to give sacrificially, over and above our current level of giving, in order that more people might experience God’s love.

But how does God speak to us? How will God *tell us* what to give? As a part of our process of spiritual growth, I want us to look at the different ways in which God communicates with us. It might help us to recognize God’s leadership in our lives.

Let’s look at one of the most dramatic ways in which God communicated with a person in the Bible:

Acts 9:1-9 NIV

Meanwhile, Saul was still breathing out murderous threats against the Lord’s disciples. He went to the high priest [2] and asked him for letters to the synagogues in Damascus, so that if he found any there who belonged to the Way, whether men or women, he might take them as prisoners to Jerusalem. [3] As he neared Damascus on his journey, suddenly a light from heaven flashed around him. [4] He fell to the ground and heard a voice say to him, “Saul, Saul, why do you persecute me?”

[5] “Who are you, Lord?” Saul asked.

“I am Jesus, whom you are persecuting,” he replied. [6] “Now get up and go into the city, and you will be told what you must do.”

[7] The men traveling with Saul stood there speechless; they heard the sound but did not see anyone. [8] Saul got up from the ground, but when he opened his eyes he could see nothing. So they led him by the hand into Damascus. [9] For three days he was blind, and did not eat or drink anything.

God loves you so much. God will go to any lengths to get your attention so that you can experience his love and the abiding joy of a personal relationship with him. For a stubborn guy like Saul of Tarsus, it took knocking him to the ground, a bright light, a loud voice, and temporary blindness. It takes a lot to get some people’s attention.

What has God used to get your attention? To let you know that you were headed down a destructive, empty path without him? God will do whatever it takes, because He loves you. God loves each of his children that way. And the exciting thing is that he invites us to join with him in the process of helping folks to have life-changing encounters with him.

I spoke with a man this week who told me that he had the opportunity to lead a person to Christ. His face was beaming. He said, “There is no greater thrill in the world than being used by God to help make an eternal difference in someone’s life.”

Our church is all about providing those opportunities for people. We are growing because you care about people and invite them to come to this place to experience God’s love.

As a result, we are running out of space. And in the next few years it will get worse. We are just beginning to feel the crunch. Many of our children and adult classrooms are overcrowded. Our parking lot is packed. When people drive onto our parking lot, it is as if we have a big sign that reads: “No Vacancy.”

And the real problem is that many people come here hoping to find a God who loves them. When we send the message to them through our crowded conditions that “We don’t have room for you!” they may translate that to mean, “God does not care for me.” The Sunday they come might be the one opportunity they are giving God to communicate his love for them. Will we be ready to let them know that God loves them and cares for them by making room for them?

When we begin to build more space, we take down the sign that says: “No Vacancy.” We replace it with a sign that says: “We are making room for you because we care. We care about people who need to experience God’s love and forgiveness.” That is what our new building will communicate to people.

We are doing this building program differently from the past. We are placing the focus upon your spiritual growth through giving. We are asking you to make it a matter of prayer—between you and God—what you should give, over and above your current giving for the next three years.

The primary focus of Life Changing Encounters is to enable you to experience to the fullest the spiritual benefits of giving to reach other people for Jesus Christ. When you

give, you grow. The greater your sacrifice, the greater the blessings you experience. The more you give, the more like Jesus you become. You sense a deeper meaning and significance to your life when you invest in things that are eternal.

Between you and God—a matter of prayer. Each of us will seek for God to reveal to us how much he wants them to give. But how will God answer us? How will we know? Will we pray, “God, how much do you want me to give?” and then hear God respond, “I want you to give a million dollars!”

Sometimes God speaks audibly and clearly to us. He did to Saul on the Damascus road. He called Samuel’s name in the middle of the night. He spoke to Elijah in a still small voice. But if that is the only way that we think God communicates with us, we will likely miss God’s answer.

I recently read a book entitled *The Love Languages of God* by Gary Chapman. His thesis is that people have a primary love language—that fills their love tank. This is true in our relationships with people and with God.

Chapman begins by sharing the experiences of couples who are missing something in their marriages because they are not communicating with each other in their primary love language.

He tells about a pastor who is a very affirming person. He is constantly praising and thanking and encouraging people. His sermons focus upon the love of God and telling people how much God loves them. His primary love language is verbal affirmation. He gives affirmation often, and he expects to receive a lot of verbal affirmation in order to feel loved.

He constantly tells his wife how much he loves her and how wonderful she is. But she does not feel loved! Why? Because her primary love language is different. She believes that love is expressed through acts of service. She would feel more loved if her husband carried out the garbage or washed the dishes. His verbal affirmations seem hollow to her, because he does not back them up with tangible ways to help. So her love tank is empty.

On the other hand, she is constantly doing things for him, but seldom expresses verbal appreciation to him. And so his love tank is empty. After discovering that they had different primary love languages, each started to learn new ways to communicate their love. He started helping with the housework. She started giving him verbal affirmations.

It was a little awkward at first. It was like learning a foreign language. But the results were amazing. They both expressed a greater happiness in their relationship.

Those are two of the love languages:

- Words of affirmation—written, spoken
- Acts of service—“actions speak louder than words,” preparing meals, changing the oil in the car

Here are the other three languages:

- Quality time—giving someone your undivided attention: sitting with, looking at, and listening to the other person; sharing leisurely activities with lots of conversation
- Physical touch—sharing hugs, affection, and physical activities together
- Gifts—Some people really appreciate a gift because it communicates that the giver was thinking about them; nothing makes this person feel loved more than receiving a gift; not necessarily an expensive gift, just thoughtful

What is your primary love language? Some people would say, “All of the above.” And at different times we like to receive different expressions of love. But *one of those* is our primary love language. If we are not getting that expression of love, even when we are getting some of the others, we don’t feel loved.

Which one is most essential for you? Which one is it for your spouse? Which one is it for each of your children? Which one is it for your parents? I’ve just given you some interesting lunch conversation. Ask each other, “What is your primary love language? How best can I express love to you?”

The same is true in our relationship with God. Whatever our primary love language, that is the way in which we will experience God’s love. And it is the way in which we will most likely enjoy expressing our love to God.

Over the next couple of weeks, I want to talk about this love exchange with God. It will help us to understand how God might communicate with us. And how each of us might hear God answer our question of “How much should I give?” in different ways.

This morning let’s talk about *words of affirmation and quality time*.

A person whose primary love language is *words of affirmation* will respond to God's affirmations and they will return affirmations to God. A person who needs affirmation will find the scriptures full of God's affirming words. Just listen to a few:

- "I have loved you with an everlasting love."
- "For I know the plans I have for you...plans to prosper you and not to harm you, plans to give you hope and a future."
- "He restores my soul."
- "For God so loved the world, that he gave his only Son."
- "If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness."

Scripture is full of God's affirmations of love, forgiveness, hope, and comfort. If we need affirmation, all we have to do is open the Psalms and begin to read. We will feel the affirming love of God flowing into us—filling our love tanks.

These persons also respond to God with verbal affirmations. They love to sing and pray and praise God out loud. They love to write poems about their love for God. "God you are so good." "God you are an awesome God." "O God, thank you for your amazing love." They cannot say enough to God about his love.

So how will a person whose primary love language is words of affirmation hear God answer the question, "How much should I give?" Most likely these persons will sense God speaking to them when they are reading the Bible or listening to a sermon or having a conversation. They might read or hear the story about the widow who put her last two pennies in the offering plate and was praised by Jesus because she gave everything she had out of love. They will recognize that giving sacrificially is something that pleases Jesus because he affirmed it. They will be motivated to give in order to experience the affirmation of Jesus: "Well done, good and faithful servant. Enter into the joy of your Master."

For other people quality time is their primary love language. These are folks who love to spend time in contemplation, meditation, prayer, and reading scripture. They can pray for hours. They love to be alone. When I talked about going to the monastery where there was almost total silence for twelve days, these people said, "Oh that sounds wonderful, I

would give anything to have that kind of time to spend in quietness, just focusing upon God.”

To the verbal affirmation folks who are extroverts, that sounded like torture. We have different ways of experiencing God’s love and expressing our love for God.

Verbal affirmation folks love to sing in church and give testimonies. Quality time folks would rather be in the prayer room alone.

Some folks have difficulty scheduling an extended quiet time. And that’s OK. It is important to have at least *some* time when we read the Bible and pray, but for some people that is just natural. For others it is difficult.

Those who find it difficult, feel guilty when they are around people who can spend hours praying. But that is not everyone’s primary love language. We have to find our primary way of expressing love to God and experiencing his love.

How would a quality time person hear God answer the question, “How much would you have me to give?” Most likely it would come as a still small voice to them during quiet time alone with God. They can really focus and hear God speaking through their inner thoughts. They sense God putting things upon their hearts and minds.

During this campaign I want you to grow spiritually. That is more important than the amount of money we raise. One of the ways you will grow is by learning your primary love language with God and enjoying that.

Another way you will grow is by learning to venture out and express your love to God in some of the other languages of love. Because God enjoys a variety of expressions of love. We need to express our love to God not only in the way that is most natural for us, but also in some other ways that would be pure acts of love and sacrifice just for him.

How have you experienced God expressing his love for you?

Diagnostic Questions for Your Heart

Second Message of Three: Capital Funds Drive

We are entering the final week of our Life Changing Encounters (theme of capital funds) campaign. Next Sunday we will determine how much room we will make for people to experience God's love through the ministry of LakeRidge UMC.

I hope you are praying about what God would have you give. This is a critical time for our church—will we continue to fulfill God's purpose for us as individuals and as a church to reach his children? Or will we begin to plateau and decline? It is between you and God.

Let's turn to Paul's words to the Corinthians before they received a special offering for the believers in Jerusalem who were facing some hard times:

2 Corinthians 9:10-12 NRSV

He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. [11] You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; [12] for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God.

Our building program is about eternal issues. Will we make room for people to experience the life-changing power of Jesus Christ—which enables them to receive the gift of eternal life? Will we grow spiritually, preparing ourselves for eternity? Or will we miss this opportunity to become more like Jesus? The decisions you make this week have eternal implications.

As you pray and hold your family conferences this week, I want to give you two diagnostic questions. When you go to the doctor, he or she asks you questions about symptoms you have been experiencing. This helps to diagnose your condition. I want us to check and see if we have a heart disease...to ask a couple of questions that will reveal the condition of our heart. Is your heart spiritually healthy or is it sick? Do some diagnostics on your heart this week.

The first diagnostic question is this: *Am I taker or a giver?*

Many people are spiritual takers:

- They come to church and expect to be fed spiritually.

- They come on Sunday to get their spiritual tank filled to last them the rest of the week.
- They come to church to enjoy the spiritual and relational blessings it offers.
- They come to enjoy the beautiful music, to get an inspiring message, to feel good that they have given God an hour of their time, and to see some friends.

But they give very little back to God in terms of their time and money. A characteristic of their lives is that they are complainers—especially about sermons on giving. They are miserable people. The root word of miserable is “miser.” They are self-centered with the use of their time and money. They have heart disease.

Then there are the spiritual givers:

- These people come not to get fed, but to praise and thank God for all he has given them.
- They come to worship God.
- They give at least 10 percent of their income to God.
- They have discovered their spiritual gift and are using it to serve God and others.
- They are contributing to the work of the kingdom of God.

Their lives are characterized by joy. They come up to me and say, “I’m so excited about this building program and the way we are going about it. I’ve been praying about what I’m going to give. I think God is going to do great things in our church. Greater than we imagine.”

They are already giving significantly. And they are looking for ways to do more. Why? Because they have experienced what Paul talks about in our scripture. God rewards great generosity. So they are excited to see how God is going to bless them through their generosity. They know that they cannot out-give God. Their hearts are healthy and flowing with life.

Sadly, only about 20 to 30 percent of the people in this church have healthy hearts. The rest of the folks are more takers than givers. They come here living off of the generosity of those with healthy hearts.

When you first come to church, you are a taker. That’s OK. You need to receive the blessings, forgiveness, and love of God. You need to sit back and soak up God’s grace. But if you’ve been coming for several months and you are still just taking, I want to

challenge you to become a giver. The minimum standard in the Bible for a financial giver is 10 percent of your income. That's the law of tithe. Now Christians are under grace, not law. Grace always goes beyond the law.

Ask yourself: What percentage of my income am I giving to God? If it is less than a tithe, will you consider increasing you giving 1 percent or 2 percent per year for the next three years and give that to the Life Changing Encounters Building program?

Remember that there are lots of excuses as to why people don't tithe. But they all boil down to two reasons.

Number one: selfishness and disobedience. They don't care what God's word says; they are going to do what they want to with their money. They have too many things they want to do rather than give back to God.

Number two: fear and distrust. They fear that if they tithe they will not make it financially. They do not trust God to keep his Word and supply all their needs. They do not trust God.

If we were all tithing, we would not have to have building campaigns. The average household income in this area of town is \$68,000. We have 1,000 households. That means our total income is \$68 million dollars per year. If we were tithing on that, our donations would be \$6.8 million dollars a year. Our donations last year were just over 2 million. So, as you can see, a lot of us are still takers.

I hope that the majority of us will become givers. When Moses received the offering for the tabernacle to be built in the wilderness, the people discovered the joy of becoming givers. Listen to what happened during that building program:

Exodus 36:3-7 NIV

They received from Moses all the offerings the Israelites had brought to carry out the work of constructing the sanctuary. And the people continued to bring freewill offerings morning after morning. [4] So all the skilled craftsmen who were doing all the work on the sanctuary left their work [5] and said to Moses, "The people are bringing more than enough for doing the work the LORD commanded to be done."

[6] Then Moses gave an order and they sent this word throughout the camp: "No man or woman is to make anything else as an offering for the sanctuary." And so the people were restrained from bringing more, [7] because what they already had was more than enough to do all the work.

I'm hoping that this week so many of you will become givers, that when I announce the total of the commitments, I will have to say, "You have given more than enough to do

all the work. Look for some other places to give your money. We have more than we need.”

Do a little heart diagnostic: are you a taker or giver?

The second diagnostic question I would like us to ask ourselves is this: *Do I give God leftovers or sacrifices?*

One person told me that he was a tither. He paid all his bills on the first of the month, and then he gave 10 percent of the balance leftover in his check book.

The Bible talks about bringing to God our first fruits. We are to offer him our first and our best. Tithers write the first check to God each week or month. “Leftover” people give out of their abundance and just as a tax write-off. They let their accountants determine how much they should give.

“My accountant says this is all I should give.” Who cares what your accountant thinks? What about what God thinks? Your accountant will not determine where you spend eternity! God alone will determine that. Why not pray, “What should I give sacrificially to God in order to express my love for him?”

Jesus loves you so much that he gave his life for you. “Greater love has no one than this, that he lay down his life for his friends” (John 15:13 NIV). Jesus considers you his friend. And he was willing to lay down his life for you. He offered up himself on the cross as a sacrifice in your place. He died for the punishment that your sins and my sins deserve. He gave his life for us.

In return, we want to express our love by giving sacrificially to him. When David was going to offer up some sacrifices to the Lord, a Jebusite ruler offered to give him livestock for the sacrifice. David refused, saying that he would not offer up to God that which had cost him nothing. David paid for the livestock, so that his offering would be a sacrificial one. (I Chronicles 21:24)

Several of you have sent to me the story circulating on the Internet called “57 Cents.” I wondered if the story was true, so I checked it out on the “Truth or Fiction” Website that verifies the truth or fiction of e-mail stories. Before I shared it on Sunday, I wanted to verify that it was true. The core of the story is true; just a few of the details had been altered. I found a link to the Website that had a copy of the actual sermon from the pastor

that told his congregation about this experience in Blue Bell, Pennsylvania, in 1886. [See <http://www.truthorfiction.com/rumors/h/hattiemaywiatt.htm>] Listen to the rest of the story:

The Sunday school was crowded, and one day when I came down to the church, I found a number of children outside. They were greatly disturbed because they could not get in, on account of the crowd of children already in the Sunday school rooms of the church. Little Hattie May Wiatt, who lived near by, had brought her books and a contribution, and was standing by the gate, hesitating whether to go back home or wait and try to get in later. I took her up in my arms, lifted her to my shoulder, and then as she held on to my head—an embrace I never can forget—I carried her through the crowd in the hall, into the Sunday school room, and seated her in a chair way back in a dark corner. The next morning as I came down to the church from my home, I came by their house and she was going up the street to school. As we met, I said, “Hattie, we are going to have a larger Sunday school room soon,” and she said, “I hope you will. It is so crowded that I am afraid to go there alone.”

The next that I heard about Hattie was that she was very sick, and they asked me to come and see the child—which I did—and prayed with her. Afterward, I walked up the street, praying for the little girl’s recovery, and yet all the time with the conviction that it was not to be.

Hattie May Wiatt died. She had gathered 57 cents which was left as her contribution towards securing another building for the children. After the funeral her mother handed me the little bag with the 57 cents. I took it to the church and stated that we had the first gift toward the new Sunday school building—that little Hattie May Wiatt had left behind as her gift toward it. I then changed all the money into pennies and offered them for sale. I received about \$250 for the 57 pennies. It was money enough to buy the next house north of the church for the Primary Department of the Sunday school.

Hattie’s gift was the first of many that enabled this church to grow and eventually to establish not only a bigger Sunday school but eventually a university—which today is known as Temple University in Philadelphia.

Fifty-seven cents from a young girl living in poverty in 1886 was a significant sacrifice. God multiplied it and used it. And her story is still blessing people today.

Remember the widow who gave two pennies and it represented a sacrifice of all she had? Jesus said wherever the gospel was preached her story would be told. Two thousand years later her story is still being told. And thanks to the Internet, Hattie Wiatt’s story is still being told over a hundred years later.

This week you will determine what story will be told about you. Will you leave a legacy as a giver or a taker? Will you be known as one who gives leftovers or sacrifices?

Take a good look at your heart.

Prepare to Be Blessed

Third Message of Three: Capital Funds Drive

Hopefully, you have been in prayer for the last several weeks, seeking God's guidance about what you are to give to our Life Changing Encounters building program.

We have challenged you to consider—under God's guidance—giving what represents to you a significant, sacrificial gift.

We will bring these to the altar this morning as an act of worship. Lifting up a real sacrifice of praise. A gift that is between you and God. A gift that will enable others to experience God's love as you have.

The hardest part is nearly over—listening to God.

You may be full of uncertainty this morning. Am I giving enough? How will God provide this gift? How will we make it if the economy gets worse?

If you have faithfully, prayerfully sought God's will, that is what matters. God will honor that. And He will bless you. Get ready to be blessed!

Listen to this promise from Jesus:

Matthew 6:1-4 NIV

“Be careful not to do your ‘acts of righteousness’ before men, to be seen by them. If you do, you will have no reward from your Father in heaven.

[2] “So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. [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. Then your Father, who sees what is done in secret, will reward you.”

Your commitment to the Life Changing Encounters building program is a way of giving to the **needy**. We are making room for people who **need** to experience God's love. Spiritual poverty is perhaps the most serious need. Of course, we also want to give to those who need food, clothing, and shelter. It is not either/or; it is both/and. I'm glad that as a church we have a variety of ministries to provide food, shelter, and clothing to those in need.

What I want to focus on is the last part of that passage of scripture: “Your Father, who sees what is done in secret, will reward you” (Matt. 6:4 NIV). That is one of the principles of giving upon which we have based this building program. Jesus said, “Your Father ... will reward you.” So get ready to be blessed.

What are some of the blessings you can expect?

One is the blessing of contentment. Whatever sacrifices you have made will empower you to escape the materialism trap. Satan has convinced us that contentment comes through acquiring more and more. He encourages us to chase after happiness from things. The next car, the next house, the next trip—surely, as soon as I have that I will be happy. But as soon as we have it, we have to have more. When we are looking for contentment from things—we will always be disappointed; we will never be satisfied.

When we deny our craving for things through sacrificial giving, we experience the surprise of contentment. Because we turn to God as the source of our contentment, rather than to things. God is the only one who can give us lasting contentment.

One of our members sent me a reflection on our building program that I want to share with you:

In giving not only what I have, but what I planned to have in the future, I am saying that I believe that God is and will continue to be enough. Acts of such faith are acts of confidence in the sufficiency of God. The acts of giving are a way of saying that God becomes my treasure, my pleasure, my contentment, and my true meaning in life.... Freedom is discovering what we can let go of and can walk away from.... We do not give until we hurt. Often we hurt until we give.

Missionary Jim Elliott who was killed by natives in South America said, “He is no fool who gives what he cannot keep to gain what he cannot lose.”

One of our church members e-mailed me this week about the commitment she and her husband decided to make after last Sunday’s message. She has not only experienced contentment through sacrifice. She has gone beyond contentment to excitement.

I asked her if I could share portions with you:

Bill, I am so excited I can hardly see straight! As you know, we had a baby late last fall. Between a newborn, a toddler, and returning to work after a long maternity leave, we have missed a few Sundays this year. However, we have kept up with Life Changing Encounters via e-mail, snail mail, and the Website. We have been faithful givers since we realized this was GOD’S command.

Sounds silly...but when we write a check and put it in the offering plate, it feels GREAT! We have been discussing and praying as to how much God wants us to sacrifice for the building fund. We thought we had decided on an amount. This was to be over and above our normal tithe. Sounds good, right? Our plans were to draw from our savings. I was pretty proud of this decision. I mean, I am really one that would rather shop, vacation, and dine out on my money...not give some of my savings to the church. I thought, “Boy! God will be so proud of me!”

Well, last night and this morning GOD was whispering the word SACRIFICE in my ear and in my heart...SACRIFICE, SACRIFICE, SACRIFICE. Was I really sacrificing? Plus...me, sacrifice? You see, as I mentioned above, I LOVE to SHOP, DINE OUT, go to the SPA, and throw fun DINNER PARTIES. If I really SACRIFICED, then what would become of all the things I enjoy so much? Well, I am pretty sure the rewards I reap will be greater than some pretty clothes and a dinner out on the town.

This morning GOD finalized his plan for us. The awesome thing is we will not pull it from our savings. We have formulated a plan to sacrifice a hobby or event each month. I will give up shopping this month, (UGH!) and my husband will not purchase any new fishing equipment. Probably sounds little, but it's a doozy for us! Next month, we will not dine out for the entire month. Each month brings with it a new sacrifice.

As I said at the beginning of this email...I AM SO EXCITED! I never thought I could part with this much money. But God showed us how we can and will do it. Knowing that I am giving up something that I enjoy to please GOD has me on cloud nine!

This is AWESOME! Thanks for the guidance. We look forward to a beautiful building.

Because you have sacrificed, prepare to be blessed with contentment and perhaps even excitement!

Prepare to receive blessings compounded eternally. Crown Ministries is our small group Bible Study about God's financial principles. One of the studies talks about the amazing power of compound interest—over time. For instance, a person twenty-one years of age who begins saving \$1,000 a year for eight years will invest a total of \$8,000. What if he or she stop investing at age of twenty-eight and just leaves the money alone until age sixty-five? The money—compounded over time at 10 percent interest—will accumulate to \$427,736. That's over fifty times the original investment.

When you invest in the kingdom of God, your interest compounds—not for forty years—but for eternity. If you are only accumulating a net worth in this life—you are making a big mistake. You need to start thinking about really long-term investments. Jesus advises us to store up treasure in heaven. (Luke 18:22)

You can't take it with you, but you can send it ahead. You can store up treasure in heaven. How? By investing in the work of the kingdom of God here and now. You open an account in heaven by receiving God's grace. When you accept Jesus as your Savior and Lord, an account is opened with your name in heaven. Out of gratitude for the gift of forgiveness and eternal life that you have received, you begin to give. Every time you

give of your resources and talents to help others experience God's love, you make a deposit of thanksgiving into your heavenly account. It will grow exponentially beyond what you could ever dream.

I love the Ray Boltz song, "Thank you, for Giving to the Lord." It talks about a man who goes to heaven. People come up to him in heaven and thank him for different offerings he made—a lesson he taught in Sunday school or an offering he gave to a missionary. They tell him that because of his gift to the Lord's work, their lives were changed.

When you get to heaven for all eternity, people will thank you for giving to the Lord and making a place for them to have a life-changing encounter with Jesus Christ. Can you imagine the thrill in heaven of having someone come up to you—someone you don't even know—and saying to you, "It's because of your gifts that I'm here. Thank you, thank you, thank you." Your sacrificial gift will have compounded eternal returns.

Finally, be prepared for God's surprises. You may think you have sacrificed and given to God. But when it comes to giving, God always has the final word. You cannot out give God! He will bless you in ways you could never imagine. As long as you hold on tightly to the stuff you've got, he can't bless you. It is only when you let go of the stuff and empty your hands that God can give you the greater blessings he is so eager to give you.

When we were receiving commitments for the building of our new sanctuary, a lady came up to me and said that she had been praying about what she could sacrifice. Her family was going through a very difficult time financially, and she said they could not figure out how to give over and above their current giving. As she was praying, God put it on her heart to give the diamond ring she had inherited from her grandmother. It was the only diamond ring she owned. She insisted that she give it to the church and we sell it for whatever we could get for it.

I knew that what we got for the ring would not come anywhere near the sentimental value of this ring to her. To her it was priceless. I thanked her for her generous offer, but encouraged her to keep the ring. She looked really hurt. I learned a valuable lesson that day. She told me that God had told her to give the ring, and I could not refuse it. To do so would cut her out of the joy of giving. I took the ring!

I asked her if I could share her story anonymously with the congregation. She said yes. A few days after I told the story, a couple contacted me and said, “Have the ring appraised, and we will donate whatever it is worth to the building fund.” But they wanted me to keep the ring, and when the three-year giving period was over, they wanted me to give it back to her. They wanted to respect her need to sacrifice and experience the joy of giving. That is why they said, “Wait three years.”

I put the ring in my drawer, and it was not until we moved into our new offices nearly six years later that I rediscovered the ring. The lady had moved to another city. I had to do some detective work to find her, but I did. I told her the rest of the story and sent her the ring. She sent me a letter and I want to read a portion of it to you:

I never regretted in all that time giving the ring for the money to help the church get built. It was the right thing to do! I knew my grandmother would be so proud of me. She was such a wonderful example of a faithful Christian.... This is the only diamond ring I have. And now it has an even more special meaning. I delighted in telling my two grown girls the story of giving and receiving back the ring. Now the ring’s story has a message to be passed on to generation after generation in our family. God always shows up when he knows our needs. Once again he has blessed us in his great and powerful way. He is such an awesome and inspiring God.

No matter how great your sacrifice, God’s blessing back to you will be greater than you can possibly imagine. Prepare to be blessed!