

EAST CENTRAL AFRICA DIVISION

STEWARDSHIP DEPARTMENT

***THEME: INVESTING IN
ETERNITY***

**STEWARDSHIP SERMONS
For
2003 WEEK OF PRAYER**

Adapted by

Kigundu Ndwiga

Stewardship Sermon # 1- Sunday

WHERE ARE THE FRUITS?

By Kigundu Ndwiga

Scripture Reading: *Mark 11:12-14; 20-21*

Introduction

March 1996 found me resting at my rural home after conducting an exhausting and energy draining three-week evangelistic campaign. What I thought was a time of rest and reflection turned to be a working holiday of preaching and studying the Bible with a neighbour who was later convicted by the Holy Spirit to follow the Truth. I was excited when he saw the Sabbath truth and decided to embrace it and join the Seventh day Adventist Church. However, when I asked him which local church he was planning to attend, I sensed some hesitation.

Suddenly, he seemed deflated and reluctant to commit himself. On questioning him closely, I discovered that he did not want to join any of the churches around because there were some "scandals" he knew about some of the Adventist who attended those churches. He was wondering why he should attend those churches the "hypocrites" frequented.

When I challenged him to follow the truth and not people, the Spirit convicted him not to look at man, but to follow the truth. Subsequently he was baptized and is a strong member of the church. Nevertheless, we cannot so easily brush aside his concern and question- "**Where are the fruits?**" By fruits we mean lives marvelously transformed by the grace of God and have become a blessing to others around.

The Urgent Need for Fruits

We are challenged to be serious with our Christianity and bear fruits. According to Hebrews 12:1-2, "**Let us lay aside every weight and the sin which so easily ensnares us and let us run the race with endurance looking unto Jesus, the author and finisher of our faith.**"

That call is even more pertinent now as we prepare to meet our soon coming Lord. The nearness of the second coming should motivate us to be more fruitful. "**And do this knowing the times... for our salvation is nearer than when we first believed. The night is far spent, the day is at hand.**" *Romans 13:12*

We need to drink deep of Christ like the apostle Paul until in reality and with confidence we can declare, "**I have been crucified with Christ, it is no longer I who live, but Christ lives in me. The life that I now live in the flesh, I live by faith in the Son of God, who loved me and gave himself for me.**" *Galatians 2:20*

The Lord is coming has promised to reward every person according to what he or she has done. We will be rewarded according to our work or the fruit that we bear. It is for this reason that fruit

bearing is very, very crucial for anyone who professes to be a Christian. It is fruit bearing that shows whether our profession is real or a mere sham.

We can draw three lessons from the episode of the withered fig tree that will help us in our calling as stewards of the mysteries of God.

The Deceptive Leafy Appearance

Jesus is hungry he sees a fig tree with leaves. The presence of leaves in the fig tree suggested to Jesus that it had fruits. However, the fig tree looked fruitful from a **distance**. Acting on that appearance, Jesus decided to come closer and satisfy his hunger only to be bitterly disappointed. All that outward leafy appearance is just a cover up, a sham because the tree is barren. What a disappointment to the hungry Jesus! The fig tree is just a “hypocrite”; it just gives a false impression of what it is not! In response, Jesus does something so strange- he curses the fig tree with these words, **“May no one ever eat fruit from you again.”**

The lesson: The lesson is clear. Jesus hates pretence with all His being. Jesus abhors hypocrisy with all His heart. Jesus cannot stand counterfeits. For the same reason, in the parable of the Pharisee and the Publican, the Pharisee, who had an outward righteousness or a leafy outward appearance, went home unjustified while on the other hand, the publican who was a sinner and did not hide his sinfulness behind outward works of piety went home justified.

Beloved, let us come home! It is easy to portray a deceptive outward leafy appearance. This problem is the deadliest problem of our church, the Laodecian church. From afar, we look very impressive. We cover our nakedness, our poverty and our blindness under the delusion of wealth. We declare, **“I am rich; I have acquired wealth and do not need a thing!”** What a great delusion because while we are smug and self confident, the Lord sees something else which is very disappointing. The Lord bemoans our blindness: **“But you do not realize that you are wretched, pitiful, poor and blind and naked.”**

Again I repeat, it is easy to portray and depict a deceptive leafy appearance that really impresses people. Indeed, when people look at our church, they see a lot that is impressive. Our strong doctrinal foundation is a challenge to many. Our Adventist presence in almost all countries of the world portrays a church that is serious with its mission. Our usage of the latest technology in evangelism is unparalleled. Our humanitarian programs like ADRA are unmatched by other churches. Our unique holistic contribution towards a healthy lifestyle is the envy of many people. Indeed, we rejoice on our contribution towards education owing to the fact that our education system with its emphasis on the education of the whole person is second to none! These accomplishments of Laodecia make us self confident and proud leading us to pat ourselves on the back with smug satisfaction and declare, “We are the remnant church of God!”

However, one question is pertinent, are these achievements, good as they are the real fruits that God is looking for? Can the famished get luscious fruits that will satisfy their acute spiritual hunger or will they turn away in sad disappointment? Can the rebuke to the church of Sardis also apply to us? **“I know your deeds; you have a reputation of being alive, but you are dead!”** Revelation 3: 1

Beloved, as long as Laodecia is Laodecia, all our accomplishments will be just a deceptive leafy appearance. The problem with Laodecia is that she mistakes the work of the Lord with the Lord of the work. Indeed, Laodecia's vision is clouded to a pathetic state wherein all she sees is her wealth, whereas the Lord with true insight sees her nakedness. Jesus cannot stand Laodecia as she is and threatens to vomit her from His mouth because she nauseates Him!

The saddest bit about Laodecia is that she believes the Lord is with her and therefore blessing all her accomplishments, whereas she has locked and shut out Jesus outside her heart, her plans and her projects. The problem with Laodecia like the Galatian church is that she tries to accomplish the work of the Spirit in the power of the flesh which is impossible for it is Jesus who declared, ***"Flesh gives birth to flesh."***

Let us now come home. Because of the many accomplishments that we seem to be succeeding in, many people are impressed. As they listen to our sermons on prophesy and on the signs of the times, many feel moved to join us because we seem to know where we are going. As they listen to our sermons on our being the remnant of God, they feel moved to join the "only" group of people who seem to keep the commandments of God and have the faith of Jesus. Indeed, there is much that impressed people about us.

Unfortunately, many are impressed because they are watching us from a **distance**. When we watch things and people from a distance, the possibility of being deceived is very great. From a distance we promise much and people who are hungering and thirsting after righteousness come to us with expectancy, but when they come near and take a closer look, what do they see?

A Closer Look: It is a sad fact that many people who have come to us close have been sorely disappointed. Our outward leafy appearance attracts the hungry that came to us expecting to find luscious fruits. Their quest for fruits to satisfy their hunger is answered by leaves which cannot satisfy the deepest longing of their souls. Like Jesus, they turn away disappointed in their hunger.

As they look at us, they discover we are not what they thought when they looked at us from a distance. They discover we are barren and have nothing to offer: what a tragedy! The refuge and the shelter they expected to find in the church prove to be like a mirage in the desert. It dawns on them that the church does not offer the essence of that which is truly important- real fellowship and communion with God. They discover that our spirituality and by extension that of the church is stagnant and not growing.

A fruitful Christian and by extension the church that has fruits is the one in which growth is evident. There are several indicators that the church or the individual is growing as a Christian and thus bearing fruit to the glory of God.

The first characteristic of growth or fruitfulness is that prayer takes a prominent place in the life of the individual or the church. Prayer is that vital avenue that makes the life of God real and vibrant in our lives. A praying individual or church is a growing one. Real prayer binds us to God and opens us to the dynamic experience of the Spirit of God who is the only true source of authentic fruit. Remarking on prayer, Andrew Murray has this to say, ***"The sin of prayerlessness is a proof for the ordinary Christian or minister that the life of God in the soul is in deadly sickness and weakness."***

The second characteristic of a growing church is that members are co-workers with God. A truly growing church has many workers and few bench warmers. How come many of us have not brought even a single soul to the Lord? Could we be reluctant because God is not very real to us? Could we be unfruitful in this area because, we are not truly connected to the vine and therefore the essential sap that brings life and helps a plant bear fruit is absent from our lives? Are we unfruitful because we do not know Him for we cannot talk about that which we do not know? Are we reluctant because the Holy Spirit is absent from our lives and therefore, "streams of living water" are not flowing from within us? When we are connected with God, we will automatically bear fruit and desire to bring lost souls to the Lord.

The third characteristic of a growing church is that her members realize that their material possessions are from God and they are simply stewards. A Christian who is fruitful is also a faithful steward who has reached a point of surrendering themselves and all their resources to God. His talents, money, time, treasure and his very being are surrendered totally to God.

It is an unfortunate fact that even though we impress others on how intimate our walk with God is; we are guilty of unfaithfulness in our stewardship commitment. Even though we sing the song, **we are marching to Zion** with gusto and emotion, our singing is just an outward leafy appearance because less than 20% of our membership return tithe. Even that which is returned is not in some cases 10% of ones income. Our singing and our religious rounds may impress others from a distance, but when they come close, they discover that we are just unfaithful stewards masquerading as pilgrims of the heavenly home. Yes, we may impress people from a far, but is the impression created real or is it a mere outward sham? We may give many excuses about our unfaithfulness, but at the end of the day, excuses are just that- excuses. Nothing should take the place of faithfulness and fruitfulness. The words of Isaiah 29:13 aptly describes our pathetic condition: ***"These people come near to me with their mouth and honor me with their lips, but their hearts are far from me. Their worship of me is made up only of the rules taught by men."***

The fourth characteristic of a fruitful church is the reality of the love that members have for one another. The love of Christ binds the hearts of members together and love becomes the guiding principle of all that they do. Regardless of what the members profess, as long as love is absent, everything else the church and its members re involved with is only an outward show without substance. Real love makes us overlook the weaknesses of others, moves us to accept others as they are, shuts our mouths when tempted to slander them, prevents us from sitting as judges over others and moves us with compassion for others.

The real question is this, is this love found in our churches? From a distance it may appear so but when one takes a closer look at us, he finds us divided by our hatred, gossip, envy and slander. From a distance, it looks like our smiles for one another are genuine, but a close scrutiny reveals that the smiles we show are just a cover up for the venom and poison that we hold in our hearts. If the Lord was to open our hearts like an open book for the others to really know what we think and feel about them, they would be overwhelmed with horror at the depth of the darkness of our hatred for them. O Lord have mercy on us!

A pastor friend of mine once told me that before you go to preach to the saints, first share the sermon with your spouse. Should, the spouse say Amen, then you better know that the sermon will touch the saints because your spouse is the one who knows deeper things about you that you do not even know about. The challenge is, when our spouses, children, close friends and work colleagues look at us, for they do it from close proximity, do they see the fruit of the Holy Spirit in my life. Even more important, when God looks at us and we cannot hide anything from God, what does He see? Does he see a Christian who has allowed the Holy Spirit to produce fruits that bring glory to God? Without bearing fruit, we invite a curse.

The Curse

The bible narrative indicates that when Jesus went close to the tree and found that it did not have fruit, He cursed it. The message is very clear: anyone who does not bear fruit invites a curse. This curse has a three-fold implication; it involves God, the unfruitful person himself and others.

God expects us to bear much fruit. ***“This is to my Father’s glory, that you bear much fruit, showing yourself to be my disciples.”*** *John 15:8*. This is an oft repeated chorus in the scriptures. The good news is that God has made all the provision necessary for us to bear fruit. It is for this reason God cannot stand unfruitful trees that cannot bear fruit.

The scriptures even tell us the fate of all who do not bear fruit. ***“The axe is already at the root of the trees, and every tree that does not produce good fruit will be cut down and thrown into the fire.”*** *Matthew 3:10*.

“Every branch in me that does not bear fruit he takes away...he is cast out as a branch and is withered and they gather them and throw them into the fire and they are burned.” *John 15:2,6*

It is very clear from the scriptures that God has only one place for those that do not bear fruit-hellfire. Fruitlessness brings makes the name of the Lord to be disgraces because it implies that the gospel of Christ and the Spirit of God are powerless to bring a change in a person’s life and to enable him to bear much fruit.

Unfruitfulness also brings a curse upon us. There is nothing as difficult as living a double, hypocritical life- pretending to be one thing while we are another. It takes tremendous energy to keep the mask of fruitfulness on and keep up the façade! It saps our nervous energy and disturbs our emotional equilibrium. How we need to agonize before the Lord asking Him to help us be real- so that what is seen on the outside may be a true reflection of what is inside.

By our fruitlessness, we also become a curse to others. There are many people who are longing to come to the Lord, but our fruitlessness drives them away. Our Christ less lives repel them and drive them away and they are lost forever because of our hypocrisy.

I am sure we can all recount countless people who have turned to away from the Lord because of some misconduct on the part of some of us. I will always remember a certain Pentecostal lady, who despite of being convicted of the truth of Adventism decided not to join the remnant church with the words, “ I have seen too much hypocrisy. I see the truth, but I do not see the power of the message of Adventism to truly change lives.” It is true that nobody should look at another in the

quest of truth, and that such reasoning may be a way of run away from conviction, but the point is still valid. We therefore, need to ask the Lord to transform us in such a fashion that when people will look at us, they will see Jesus. Such Christ like lives will attract others to Christ the real bread of life because He declared that every time He is lifted He will draw all to Himself.

The Secret of Bearing Fruit

There is a three-fold secret of bearing fruit and being fruitful.

1. We need to be grafted into the vine

For us to be fruitful, we must have that very vital connection with the vine where the life of the vine flows into our lives and becomes our very life. It is such an experience to which Paul referred to in Galatians 2:20: ***"I have been crucified with Christ and I no longer live but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me"***.

For us to be grafted into the vine, we must:

- Gather all the date about Christ
- Commit our lives to Christ and accept what He demands of us
- Resolve in our hearts that Christ will not only be our Savior but Lord- the heavenly Boss who gives us our marching orders.

2. We must continue abiding in Him

John 15:5: ***"I am the vine, you are the branches. He who abides in me and I in him bears much fruit for without me you can do nothing."***

Beloved, when we abide, we will bear fruit. Nevertheless, our focus should not be on bearing fruit, but in abiding. Bearing fruit is a natural consequence of abiding. Where no fruits are seen, it is evident that regardless of the profession, there is no real connection with the vine.

For us to abide and be fruitful, we must commit ourselves to reading and meditating deeply and regularly on the Word of God. The Word of God must be allowed to saturate our minds and shape our thinking. We must develop our own personal philosophies of life on the basis of the word. The Word must be allowed to shape all that we do and say. We must heed the words of the Apostle Paul in Colossians 3:16: ***"Let the word of Christ dwell in you richly..."*** Secondly for us to abide and be fruitful, we must develop a strong prayer life. We must set aside quiet times like our Master to be spend in communion with Heaven. The more we spend time communing with heaven, the more the spiritual life within us will wax stronger.

3. We must walk in the Spirit

Galatians 5:22,23: ***“But the fruit of the Spirit is love, joy, peace, long-suffering, kindness, goodness, faithfulness, gentleness and self-control.”***

Therefore if we abide in Him, His Spirit will dwell in us and will bear much fruit in us and through us. Indeed, when we are filled with the Spirit of God, we cannot do otherwise but bear fruit.

In the light of this, we need to seek a daily infilling of the Holy Spirit and strive to walk by His guidance. The fresh baptism of the Spirit that Jesus received daily as He communed with His Father is what made His life and ministry very fruitful. Indeed, Christ has left us an example in which we are to follow and by following His example, we can have the same experience. Ellen White comments in Christ Objects Lesson, pp 139

“Christ was constantly receiving from the Father that He communicates to others...Not for Himself, but for others, He lived and thought and prayed. From the hours spent with God, He came forth morning by morning to bring the light of heaven to men. Daily He received a fresh baptism of the Holy Spirit. In the early hours of the new day the Lord awakened Him from His slumbers and His soul and His lips were anointed with grace that He might impart to others.” (Emphasis mine)

Conclusion

John 15:8: ***“By this my Father is glorified, that you bear much fruit, so you will be my disciples.”***

Beloved, our daily prayer should be, ***“Lord, through the sin detector, the Holy Spirit who searches my heart O Lord for I know my heart is desperately wicked. So search and probe my heart, shine your light in the deepest and darkest recesses of my heart and judge my motives. Show me and remove from me all that is filthy and unlike Christ and teach me the secret of abiding in you for that only when I will bear much fruit to the glory of our heavenly Father. Amen.”***

Stewardship Sermon #2- Monday

INVESTING IN ETERNITY

By Randy Alcorn

*"The kingdom of heaven is like **treasure hidden in a field**. When a man found it, he hid it again, and then **in his joy** went and **sold all he had** and bought that field." Matthew 13:44*

The Story

Picture: An average guy, leading a routine life. Then **one day something happens** that changes his life forever. Back then there weren't many roads, so you crossed people's property to get where you needed to. Crossing a field, aimlessly **thrusting his staff into the ground, he hears a thud**. He gets down on his knees, digs with his hands and finds treasure. He realizes this is very old, way too old to have been buried by **the current landowner, who wouldn't have any idea it's even there. It's unclaimed treasure**, waiting for someone to claim it. **The treasure captures his imagination. It becomes the stuff of his dreams**. The treasure becomes the reference point, **the center of gravity** of his life. He is single-mindedly bent on obtaining that treasure. He is willing to pay any price. This is a man who experiences the **ultimate paradigm shift**. He takes on a new perspective; **he sees life through different eyes**.

Of course, Jesus is simply using the treasure in the field as **an illustration of heavenly treasure**. No matter how great an earthly treasure, it's still **worthless** in the eyes of eternity. In fact, it is exactly this kind of treasure that people waste their lives on. *Jesus is appealing to what people **do value**—**temporary earthly treasure**—in order to make an analogy to what they **should value**—**eternal heavenly treasure**.*

God doesn't just raise up donors, he raises up disciples. Their lives are so filled with a vision for eternity that **they wouldn't dream of not investing their money and their time and their lives where it will matter most**. Once they see the treasures of eternity and become consumed by them, nobody will be able to keep them from giving.

The only joy I know comparable to leading a person to Christ is giving generously to the kingdom of God that people might be won to Christ that the hungry be fed and the suffering be helped in the name of Christ. There is a joy, an exhilaration that is beyond comprehension.

Let me ask you a question about this man in Matthew 13, the one who found the treasure—**are we supposed to feel sorry for him?** I mean, we're told he went and **sold all that he had**—and in the original Greek "**all**" **means all**; that's why it's translated that way!

"It cost him **everything**. Poor man. Think of his sacrifices!"

No. We are not to pity this man—we are to **envy** him. The sacrifice paled in comparison to the reward. The payoff was much greater than the cost.

The man who found the treasure would be a **fool** not to do exactly what he did. He makes short-term sacrifices for long-term rewards. **"But it cost him everything he had." Yes, and it gained him everything that mattered.**

The key word is "joy." "In his **joy**"—*not* in his **misery**—he made his sacrifices! How can you sacrifice with joy? Because of the relative worth of what he gave up and what he gained. It's the Costs/benefits ratio.

When you catch a vision for what it means to God, **any feeling of sacrifice is overwhelmed with pure joy and excitement.** To hear the applause of heaven, to hear pleasure in the voice of God, to hear him say "Well done, my good and faithful servant." Nothing else compares.

Turn to Matthew 6:19-24.

Jesus always lived with two Kingdoms in mind, the kingdom of this world and the kingdom of heaven. He speaks here of the **Two Treasuries, Two Perspectives, and Two Masters** of these two kingdoms.

Verse 20: "Store up **treasures**"—God values treasures. He's all for them. It's just that he defines treasures differently than we do. We consider things treasures that are **nothing but junk** in the eyes of eternity. John Wesley said, **"I judge all things only by the price they shall gain in eternity."**

"**Store up treasures**"—God is not against an investment mentality. He **has** an investment mentality. **God is not against storing up treasures.** He **commands** us to store up treasures. He says, **stop storing them up in the wrong place, and start storing them up in the right place.**

"**For yourselves**"—God is not against acting in our own interests. He commands us to act in our own interests. But not in our **immediate short-term** interests, but our **eternal long-term** interests. That which is to God's ultimate glory is to our ultimate good. It's just the pay-off isn't now, its then.

The problem with **prosperity theology**, the health and wealth gospel, with lots of our Christian radio and television programs, is **that it looks for material payoffs in the present age.** It sees God's provision of wealth as a call to increase our standard of living—while Scripture presents it as a call to **increase our standard of giving.**

Ironically, looking for the payoff now is never in our best interests, because it robs us of eternal reward. We'll be rewarded for giving all right—but the real rewards; the lasting rewards are those that will come in eternity. It all comes down to **delayed gratification.**

I think Paul was alluding to Christ's words in Matthew 6 when he wrote 1 Timothy 6:17-19: Command those who are rich in this **present world** [*which is passing*] not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in **God** [*who is certain*], who richly provides us with everything for our enjoyment. Command them to do good, **to be rich in good deeds** [*a different kind of wealth*], and to be **generous and willing to share. In this way they will**

lay up treasure for themselves as a firm foundation [*certain and stable*] for the coming age, so that they may **take hold of the life that is truly life** [*you want to get a life? Here's how*].

Christ gives us an incredible investment opportunity. He gives us the opportunity to cash in earthly treasure for heavenly treasure. It's like trading a sack of old rusty bottle caps for ownership of the Coca-Cola Company. You're so excited about what you now own that **the last thing you'd do is stand around whining about giving up your bottle caps.**

Notice Christ's reasoning. "Store up treasures **in heaven** . . ." Why? **Because it's right? No, because it's smart.** Because it will last. It won't be consumed by moths, rust, thieves. John D. Rockefeller was one of the wealthiest men who ever lived. After he died his accountant was asked, **"How much money did John D. leave?"** His reply was classic: "He left . . . **all of it.**"

You can't take it with you. But in Matthew 6 Jesus adds something profound, something life-changing. **You can't take it with you, but . . . you can send it on ahead. [Repeat]**

Anything we try to hang onto will be lost. Anything we put in his hands will be ours for eternity. Not just insured up to \$100,000. Insured without limit by the FDIC—**Father's Deposit Insurance Corporation.**

John Wesley was shown around a vast estate by a proud plantation owner. They rode their horses all day and **saw only a fraction of the estate.** At the end of the day when they sat down to dinner he said, "Well, Mr. Wesley, what do you think?" Wesley thought about it and said, **"I think you're going to have a hard time leaving all this."** I develop this theme in my newest novel, *Edge of Eternity*.

The way to lay up treasures in heaven includes giving away our money and possessions, but is **not limited to it.** The Bible teaches that those things which we keep can also serve kingdom purposes. They can be **generously shared and invested and used** in ways that serve eternal purposes, that further God's kingdom for his glory rather than just building our own little kingdoms for our own glory.

You're an investor? Great. Invest in what counts the most. **You have the desire to succeed?** Fine, succeed in servant hood, in giving, in praying, in reaching out to the lost and needy. **You have ambitions?** Fine. Make them kingdom ambitions. **You have dreams?** Great. Are you willing to trade in your short-term dreams for the eternal dreams of the risen Christ? In investments they say "if it sounds too good to be true, it probably is." But in this case it sounds too good to be true, but **it is true,** because it is the promise of God.

Financial planners tell us "when it come to your money don't just think just 3 days ahead, or 3 months or 3 years. Think 30 years." Christ, the ultimate investment counselor, takes it one step further. He says, "Don't just ask yourself, how this investment will be paying off in thirty years. Ask, **how will this investment be paying off in thirty million years?"**

In verses 22 & 23 Jesus also talks about **two perspectives**—the good eye and the bad eye. We must **train our vision,** put on the corrective lens of God's Word, learn not to be limited by the

horizons of this world. We need to learn to see and think and act in light of eternity. (The theme of my novels *Deadline* and *Dominion*, and my newest one *Edge of Eternity*.)

Perspective is what John Wesley had when he said, "**I judge all things only by the price they shall gain in eternity.**" It's what C. T. Studd had when he said, "**Only one life, 'twill soon be past, only what's done for Christ will last.**"

For fourteen years I was a pastor. One Sunday morning I stood before my church and said, "**I have bad news—I have a terminal disease.** I'm going to die." Then I added, "But the news gets even worse. You have the same disease. You're going to die too."

The disease is mortality. We're all going to die. One day very soon we will each stand before our Lord, before the **Audience of One**. He will sift out our lives—some will burn as what 1 Corinthians 3 calls wood, hay and stubble. Some will remain, as what he calls gold, silver and precious stones. How much will burn and how much will remain depends on how we have used our lives and our resources here.

Imagine for a moment that you are **alive at the very end of the Civil War**. You are living in the South, but your home is really in the North. While in the South you have **accumulated a good amount of Confederate currency**. Suppose you also know for a fact that the North is going to win the war, and that the end could come at any time. What will you do with your Confederate money?

If you were smart, there is only one answer to the question. You would **cash in your Confederate currency for U.S. currency**—the only money that will have value once the war is over. You would **keep only enough Confederate currency to meet your basic needs** for that short period until the war was over and the money would be worthless.

The believer has **inside knowledge** of an eventual upheaval in the worldwide social and economic situation. The currency of this world will be worthless at our death or Christ's return.

This knowledge should radically affect our investment strategy. For us to accumulate vast earthly treasures in the face of the inevitable future is equivalent to **stockpiling Confederate money** despite our awareness of its eventual worthlessness. **It's not only wrong—it's just plain stupid!**

Kingdom currency, backed by the eternal treasury, is the **only medium of exchange** recognized by the Son of God, whose government will last forever. The currency of his kingdom is our present faithful service and sacrificial use of our resources for him.

In the investment world there are experts and advisors known as "**Market Timers.**" When they read the signs that the stock market is about to take a downward turn, they recommend **switching funds** immediately into more dependable or consistent investments, such as money markets or T-Bills, or certificates of deposit.

In Matthew 6 Jesus functions as the foremost investment advisor, the ultimate expert in the economies of earth and heaven. His strategy is simple—He tells us to once and for all switch investment vehicles. He tells us to **transfer our funds from earth** (which is volatile and ready to

take a permanent dive) to **heaven** (which is totally dependable, insured by God himself, and is coming soon to forever replace the economy of earth).

2 Peter 3 gives us a financial forecast, or maybe you could call it **an insider tip**. It tells us that **this world and everything in it is going to burn**. There is a coming **holocaust of things**. Revelation 18 speaks of the economic world system of materialism, called "Babylon the Great." If that's the kingdom you're investing your life in, then go ahead and be depressed. You've got a lot to be depressed about. Because **Babylon's goin' down!**

But if your treasures are in heaven, **good news**. Heaven is coming. And **all Hell isn't going to stop it. Anything you've put in God's hands is safe. Anything you haven't isn't. What you've used for the glory of God will have counted for eternity.** What you've **given to God** on earth will be there in heaven. What you **clung on to** for yourself won't be.

In verse 21 Jesus says "where your treasure is, there your heart will be also." He's saying, "Show me your checkbook, your Visa statement and your receipts for cash expenditures, and I'll **show you where your heart is**. Your heart follows your money."

Want a heart for Microsoft? Put your money in it! Want a heart for General Motors? Buy up shares.

Want heart for God? Put your treasures where God is at work. **Want heart for missions? Put your treasures in missions.** Want heart for your church's ministry? Invest your money in your church's ministry. **Develop vested interests in the work of God. Every day buy up more shares in God's kingdom!**

A final question: Why are so many Christians today afraid to die? We have made this world our home. The Bible tells us something else—that we are **pilgrims, strangers, aliens, ambassadors. Our citizenship is in heaven.** But we've become so attached to this world; our roots are so deep that we live for the wrong kingdom. We forget our true home, built for us by the Carpenter from Nazareth, waiting for us in a far better place.

Most Christians have laid up their treasures on earth. Consequently, **every day that brings them closer to death, takes them further from their treasures.** They end up **backing into eternity**, not wanting to let go of **the mud pies** they've accumulated.

Christ calls us to turn it around—to store up our treasures in heaven so instead of backing up away from our treasures, we're **always moving toward our treasures.**

He who spends his life moving away from his treasures has reason to despair; he who spends his life moving toward his treasures has reason to rejoice.

Are you moving toward your treasures or away from them?

The Challenge

Alfred Nobel was a Swedish chemist who made his fortune by inventing dynamite and other powerful explosives, which were bought by governments to produce weapons. When **Nobel's brother died**, one newspaper accidentally printed Alfred's obituary instead. He was described as a man who became rich from enabling people to kill each other in unprecedented quantities. Shaken from this assessment, Nobel resolved to use his fortune to reward accomplishments that benefited humanity, including what we now know as the Nobel Peace Prize.

Nobel had a rare opportunity—to look at the assessment of his life at its end, but to still be alive and have opportunity to change that assessment. ***We live on earth, the land of second chances.***

Let's put ourselves in Nobel's place. Let's read our own obituary, not as written by uniformed or biased men, but as an on looking angel might write it from heaven's point of view. Let's look at it carefully. Then let's use the rest of our lives to edit that obituary into what we really want it to be. To live each day with the knowledge that **every moment we get closer to death, we get closer to our treasures rather than further from them.**

Pray: God give us an eternal perspective, to change the way we think and the way we give, the degree to which we invest all that we are and have into eternity. Help us to invest our resources in your kingdom purposes, now and forever. Help us not to serve our own agendas, but yours, to live our lives for your glory and hear you say to us one day, "Well done my good and faithful servant." We ask this in the name of Jesus. Amen.

Lead your group in a session of prayer asking the Lord to reveal to the group the preciousness of heavenly treasure and to give the group an overwhelming desire to invest in heaven.

Stewardship Sermon # 3: Tuesday

Giving with Eternity in Mind

By Randy Alcorn

Introduction

The streets of Cairo were hot and dusty as we made our way down an alley to a plot of overgrown grass. It was a graveyard for American missionaries. Our guide pointed to a sun-scorched tombstone that read: "William Borden, 1887-1913." Borden, a Yale graduate and heir to great wealth, rejected a life of ease in order to bring the gospel to Muslims. Refusing even to buy himself a car, Borden gave away hundreds of thousands of dollars to missions. After only four months of zealous ministry in Egypt, he contracted spinal meningitis and died at the age of twenty-five. I dusted off the epitaph on Borden's grave. After describing his love and sacrifices for the kingdom of God and for Muslim people, the inscription ended with a phrase I've never forgotten: "Apart from faith in Christ, there is no explanation for such a life."

From the neglected graveyard we moved on to the King Tut exhibit at the Egyptian national Museum. It was mind-boggling. Tutankhamen, the boy king, was only seventeen when he died. He was buried with solid gold chariots and thousands of golden artifacts. His gold coffin was found in a burial site filled with *tons* of gold. The Egyptians believed they could take earthly treasures into the afterlife. But all the treasures intended for King Tut's eternal enjoyment stayed right where they were until Howard Carter discovered the burial chamber in 1922.

I was struck by the contrast between these two graves. Borden's was obscure, dusty, and hidden off the back alley of a street littered with garbage. Tutankhamen's tomb glittered with unimaginable wealth. Yet where are these two young men now? One, who lived in opulence and called himself king is in the grave waiting for the resurrection only to be only to be condemned to the misery of a Christless eternity, eternal death. The other, who lived a modest life on earth in service of the one true King, is resting in the grave, waiting for the resurrection of the just where he will enjoying his everlasting reward of eternal life in the presence of his Lord. Tut's life was tragic because of an awful truth discovered too late-he couldn't take his treasures with him. William Borden's life was triumphant. Why? Because instead of leaving behind his treasures, he sent them on ahead.

Storing our Treasure in Heaven

We'll each part with our money. The only question is when. Jesus warns us not to store up treasures on earth, not just because wealth *might* be lost; but because wealth will *always* be lost. Either it leaves us while we live, or we leave it when we die. No exceptions. He wants us to store up treasures; he's just telling us to store them in the right place! Anything we put into the Father's hands will be ours for eternity. If we give instead of keep, if we invest in the eternal instead of the temporal, we store up treasures in heaven that will never stop paying dividends. *You can't take it with you, but you can send it on ahead.*

Testimonies

In 1990 I was a pastor of a large church, making a good salary and earning book royalties. I was also on the board of a crisis pregnancy center and we had opened our home to a pregnant teenager. My burden for the unborn grew and I began participating in peaceful, nonviolent rescues at abortion clinics. For this I was arrested and sent to jail. An abortion clinic won a court judgment against a group of us and I discovered that my church was about to receive a writ of garnishment demanding that they surrender one-fourth of my wages each month. The church would have to either pay the abortion clinic or defy a court order. To prevent this from happening, I resigned.

I'd already divested myself of book royalties. The only way I could avoid garnishment was to make no more than minimum wage. Fortunately, our family had been living on only a portion of my church salary, and we had just made our final house payment, so we were out of debt. Another court judgment followed, involving another abortion clinic. Though our actions had been nonviolent, the clinic was awarded the largest judgment ever against a group of peaceful protestors: \$8.4 million. It seemed likely we would lose our house.

By all appearances our lives had taken a devastating turn, but it was one of the best things that ever happened to us. We began a new ministry. My wife worked at a secretary's salary, supplementing my minimum wage. All of our assets, including the house, were hers. Legally I owned absolutely nothing (and I still don't).

This wasn't the first time God taught me about his ownership. I once loaned a new boom box to our church's high school group. It came back beat-up and that bothered me. But the Lord reminded me it wasn't my boom box-it was his. And it had been used to help reach young people. Who was I to complain? I also owned thousands of books that I valued highly. I loaned them out, but it troubled me when they weren't returned or came back looking shabby. Then I sensed God's leading to begin a church library. I started looking at the names of those who checked them out, sometimes dozens of names per book. By releasing the books, I was investing in other lives. Suddenly the more worn the book, the more delighted I was. My perspective totally changed.

God used those court judgments to take my understanding of his ownership to a new level. Scripture really hit home: "The earth is the Lord's, and everything in it, the world, and all who live in it" (Psalm 24:1). God is the owner of everything and he was teaching me, in the crucible of adversity, the life-changing implications of that truth. If God was the owner, I was the manager. I needed to find out what he wanted done with the assets he had entrusted to me and then carry out his will.

Every spring my wife and I read through dozens of letters from people in our church who are going on summer mission trips and I'm like a kid in a candy store. Why such excitement? Because we get to hear the stories and read the e-mails. We see the enthusiasm, the growth, the changed priorities. We gain vested interest in more facets of God's work around the world. Your heart will follow your treasure. Do you wish you cared more about eternal things? Reallocate some of your money from temporal things to eternal things and watch what happens.

Recently I attended a gathering of givers. As we told our stories, the words *fun*, *joy*, and *exciting* kept surfacing. One older couple shared how they travel around the world getting involved in different ministries. Meanwhile, their home in the states is becoming run-down. They said, "Our children keep telling us, 'Fix up your house or buy a new one.' We tell them, 'Why would we do that? That's not what excites us!'"

Jerry Caven had a successful restaurant chain, two banks, a ranch, a farm, and real estate ventures. At age fifty-nine Jerry was searching for a nice lakeside retirement home when God led him to put his money and time overseas, investing substantially in missions. What changed the Cavens' attitude toward giving?

"It was realizing God's ownership," Jerry explains. "Once we understood that we were giving away God's money to do God's work, we discovered a peace and joy we never had back when we thought it was our money!"

We never did lose our house. While paying me a minimum-wage salary, the ministry owned the books I wrote. Suddenly royalties increased and we were able to give away about 90 percent of them to missions, famine relief, and pro-life work. I don't go to bed at night feeling that I've "sacrificed" that money. I go to bed feeling joy because giving interjects an eternal dimension into even the most ordinary day. It is a giant lever positioned on the fulcrum of this world, allowing us to move mountains in the next world. Because we give, eternity will be different-for others and for us.

When the ten-year judgment period on the lawsuit expired I was offered the chance to start taking royalties again. Nanci and I talked it over and decided we don't need a higher standard of living, a better house or car or more insurance. So, with joy in our hearts, we said, "No thanks." They're not our royalties; they're God's. We don't need a hundred thousand dollars. We do fine on a lot less. God provides for us faithfully and we get to experience one of life's greatest thrills-the joy of giving.

The Story Behind the Nobel Prize

Alfred Nobel dropped the newspaper and put his head in his hands. It was 1888 and the Swedish chemist had made a fortune inventing and producing dynamite. His brother Ludvig had died in France, but an editor had confused the brothers and Alfred was reading an obituary in a French newspaper-not Ludvig's, but *his*! Under the headline, "The Merchant of Death is Dead," the obituary described a man who had gotten rich by helping people kill one another.

Shaken by this appraisal of his life, Nobel resolved to change his legacy. When he died eight years later, he left more than \$9 million to fund awards for people whose work benefited humanity. The awards became known as the Nobel Prizes. Alfred Nobel had a rare opportunity-to invest his wealth in something of lasting value.

The Challenge

Ask yourself, *when I come to my death bed, what will I wish I had given away while I still had the chance?* Why not give it away now and close the gap between what you'll wish you had given and what you really are giving? Nobel managed to change his legacy in this world. We have the far more strategic opportunity to change our legacy in the world to come.

When I think about the giving opportunities the Lord repeatedly blesses me with, I can't help but feel part of something much larger than my little corner of the world. We have no way of knowing how long our prosperity will last. Why not give away the abundance while we still can until our hearts are more in touch with God's work than with our remodeling projects, business ventures, dream vacations, or retirement plans? I invite you to send your treasures on to heaven, where they will safely await you. When you do, you'll feel the freedom, experience the joy, and sense the smile of God.

Stewardship Sermon # 4: *Wednesday*

The Practice of Tithing as a Minimum Standard for Christian Giving

by Randy Alcorn

Introduction

Fifteen percent of everything Jesus said related to money and possessions. Our Lord made more reference to money and possessions than to either prayer or faith. He spoke about money and possessions more than heaven and hell combined.

Why? Because the Scriptures make clear there is **a fundamental connection between a person's spiritual life and his attitudes and actions concerning money and possessions.** Often we divorce the two--Christ sees them as essentially related to one another.

Luke 19:1-10. Zaccheus, tax collector; tells Jesus he will pay back 4 times and give half to the poor. Jesus: "**Today salvation has come to this house.**" How does Jesus judge this fundamental change in Zaccheus heart? By the fundamental change in his attitudes and actions concerning money and possessions. (Change didn't earn his salvation, but demonstrated it.)

Matthew 19:16-26. Rich young ruler, counterpart to Zaccheus. Jesus knows what's keeping him away from God is his attachment to his money and possessions--these are his God. So he says, "Give away to poor, come follow me and you'll have riches in heaven."

The man regretfully says "no." Jesus talks about how hard it is for a rich man to enter the kingdom of heaven. He knows this man is not saved; he has not changed. On what basis does he conclude this? **His attitude and actions concerning money and possessions have not changed.**

Acts 2:44-45 & Acts 4:32-35. These are two streamlined descriptions of the early church. They feature only its most essential spiritual core, including Bible teaching, fellowship, communion and prayer.

They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer. Everyone was filled with awe, and many wonders and miraculous signs were done by the apostles. All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved. (Acts 2:42-47)

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the

money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need. (Acts 4:32-35)

Proof of change, Holy Spirit's work. Generous sharing and giving of money and possessions. People selling their possessions and giving to the needy. Liquidating assets for the good of others. **Only a profound work of God could account for the radical change** in attitude and actions concerning money and possessions. (Note church growth--the Lord added daily to their number those that were being saved--powerful witness of money & possessions.)

Acts 19:18-20. Ephesian occultists. Came to faith in Christ. Luke's proof. They had magic books, books rare and extremely valuable. They burned their magic books which were worth 50,000 drachmas (days wage). At \$10 an hour this is 4 million dollars. At minimum wage it's over one and a half million dollars.

Two more counterparts:

Mark 12--poor widow. Gave up everything and put in the offering--Jesus used as an example. What demonstrated her devotion to God and trust in God, **what revealed her true spiritual condition was her attitude and actions concerning money and possessions.**

Luke 12--rich fool. He built his own kingdom--saved up everything for retirement. American dream. (Doesn't say he cheated; worked hard.) But he spent on self. God calls him a "fool." "Tonight your life is required of you"--an accounting of life before God. And the greatest indictment against him--the proof of his spiritual condition, was that he was rich toward himself, but not rich toward God. **What revealed his true spiritual condition was his attitude and actions concerning money and possessions.**

Foundational passage: Matthew 6:19-25.

Two treasuries, heaven and earth. "Where your treasure is, there will your heart be also." Whenever we put our money into something we develop vested interests in that thing. Ideally our treasures will go where our heart is--so if our heart is changed, it will change where we put our treasures. But it works the other way--**where we put our treasures our heart will follow.**

If your treasure is in house and lands and cars and boats and electronic equipment, where will your heart be? Tell me your checkbook and VISA statement and receipts for cash expenditures and I'll tell you where your heart is. Because your heart is wherever you put your treasures.

You want your heart to be in the things of God? Simple solution--put your treasures in the things of God. Develop vested interests in God's kingdom. You want to feel more a part of Good Shepherd Community Church? Then **be** more a part of it. Invest yourself in what this church is all about. That's how you gain vested interests in what's going on here. You want to have a heart for missions? Put your money in missions.

As a pastor many years ago I felt I didn't have a heart for missions. So I started giving more and more money to missions. And guess what? Jesus was right. (Surprise!) My heart followed my treasure. The same way a person gains a deep interest in IBM or Apple or General Motors by putting his money there, a person gains a deep interest in the kingdom of God by putting his money there.

Transition to tithing:

I'd like to focus now on the biblical foundation, the cornerstone of stewardship. It is not the whole superstructure of stewardship, far from it. It is not the ceiling of giving, but merely the floor of giving. But it is for many people the single most fundamental step in transforming your attitude and actions concerning money and possessions.

TITHING: THE TRAINING WHEELS OF GIVING

The Principle of Tithing

"A **tithe** of **everything** from the land, whether grain from the soil or fruit from the trees, **belongs to the LORD**; it is **holy to the LORD**." (Leviticus 27:30)

1. "Tithe"--The meaning of the word "tithe" is ten per cent. If someone makes \$2000 a month and puts \$50 in the offering box he hasn't tithed. If you make \$2000 a tithe is two hundred dollars. You cannot tithe 2% or 4% or 6% of your income **any more than you can "whitewash" a wall with red paint.**

Breakdown numbers: **Income/ Tithe**

2. "Everything." Doesn't mean "some things." Doesn't mean "most things." Means "everything."

When our kids were young, we taught them from the beginning that when grandpa gave them \$20 for Christmas, it didn't mean they had \$20 to spend, it meant they had \$18. The first \$2 belonged to God.

Win scholarship for 2000, \$200 belongs to God. "Everything" made them stop and think at every turn about God's hand, God's provision.

(I realize in business income has to be balanced against expense to do business; but the bottom line is, whatever the profit is to an individual or a family, before that money is used to pay anything else--taxes, retirement, insurance, anything--that money is tithed on.)

3. It **"belongs to the LORD."** It doesn't belong to me. It's not my money. It's not your money. It's God's money. (The 10% represents the 100%. Ultimately it's all God's. But in a very special sacred way, the 10% is God's. Untouchable.)

4. It is **"holy to the Lord."** "Holy" means "set apart." It is to be set apart and given to God, and used for no other purpose. (Don't intermingle. e.g. if someone owes money to Paul, says "give it to Paul"--do I put in my wallet? No. Why?)

Malachi 3:8-10:

"Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. 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."

"You rob me." Stealing from God. "Thou shalt not steal." Taking what isn't yours and doing whatever you want with it.

Question: If someone steals from you, does that put a damper on your relationship with them?!

God has their attention. "How do we rob you?" Better listen to the answer.

In "tithes and offerings." The **mandatory** giving and the **voluntary** giving. Not only are they not doing the voluntary--they're holding back the mandatory.

"You're under a curse." God promises the blessings of obedience and curses for disobedience.

Solution: Back to the basics.

God says "Bring the **whole** tithe into the storehouse"--don't hold back any of it. The obedient Israelite didn't ask whether he could give seven per cent instead of ten. He knew the answer. God couldn't have made it more clear.

Where does the tithe go? Into the "storehouse." This was something in Israel that you didn't decide for yourself. The whole tithe went into the temple, for the work of the Levites. Closest parallel today to the temple is the church, the closest parallel to the Levites is the elders of the church. (You see that in Acts 2 in Jerusalem, where it says the money was laid at the feet of the apostles, who then decided how to distribute it.)

Seems to me the tithe should go to where the center of God's program, which is the local church. Not to Focus on the Family, Prison Fellowship, Campus Crusade, mission boards, or Eternal Perspective Ministries. Now, the ideal is for the church to support those ministries. NT church is not a storehouse, has a world evangelism focus temple didn't have. It's more a clearing house than a storehouse. Acts--apostles pass on to the needy.

Freewill offerings can go anywhere. Beyond the 10% we're free to invest in eternity with freewill giving.

In Malachi 3 God says something striking: "**Test me in this and see** if I will not throw open the floodgates of heaven and pour out so much blessing. . . "

Rarely does God say "Test me." I don't think there's any other passage quite like this one. Like God longs for us to give him a chance. "Let me just show you. You can't outgive God." R.G. LeTourneau "I just keep shoveling out and God just keeps shoveling back, but God's got a bigger shovel."

Note: the "whole" tithe. Malachi 3 doesn't suggest we bump up our basic giving from 2% to 6%. God doesn't call on us to start robbing him less, but to stop robbing him at all.

2 Corinthians 8 --Generous Giving

In the Old Testament there were tithes (mandatory) and freewill offerings (voluntary giving above and beyond the tithe). Exodus 36--freewill offering for the tabernacle. Moses commands the people to stop giving.

Freewill offering meant "give as you wish" or "give as you feel led." No one said "I feel led to tithe" or "I think I'll give my firstfruits this month." **No one asked, "would you like me to tithe, Lord?"** The answer had already been given in God's Word. No one asked whether they should be faithful to their spouse or be honest in their business or attend church or pray or read the Bible. You don't have to ask--God has already told you.

Now, everyone agrees there are still freewill offerings in the New Testament. But there is a debate about whether tithing is still a minimum mandatory standard. Some think there is no such thing as a minimum standard of giving any more.

Some say since we are under grace, and tithing was part of the law, it no longer applies to us and it is legalistic to use it as a standard. We should just do "grace giving," which means give only if you feel led.

Others say "you don't wait till you feel led to go to church and pray and read the Bible--God's word tells you to do these things. We don't offer sacrifices anymore but that's because the New Testament makes clear the sacrificial system has been fulfilled in Christ. Nowhere are we told the tithe as a minimum standard of giving no longer pertains.

Tithing was practiced before the law, by Abraham and Jacob (Gen. 14:20; 28:20-22) and is never specifically rescinded in the New Testament.

There is no question that Jesus tithed. He was raised in a devout Jewish home, meaning that his parents obeyed the Scriptures, tithed and taught him to tithe.

In Matthew 23:23 Jesus states that while they should have paid attention to more important things, the Pharisees were correct in being careful to tithe.

Matthew 23:23: "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former." (Matthew 23:23)

The truth is the New Testament portrays the norm of Christian giving as far beyond the tithe. It never suggests the "**floor**" set by the tithe was eliminated, but simply that the **ceiling** of Christian giving was far above it.

Jewish Christians dominated the formation and policies of the early church. Because tithing was so deeply embedded in the Jewish consciousness, the Jewish Christians naturally gave their tithes to the local church assembly. This almost became a moot point because they went so far beyond the tithe, as we see in the early chapters of Acts. But their going beyond it did not negate it. There is no indication the early church ever retreated from the concept that the tithe was the basic minimum to be given to the Lord.

Church Fathers on tithing

Irenaeus:

"The Jews were constrained to a regular payment of tithes; Christians, who have liberty, assign all their possessions to the Lord, bestowing freely not the lessor portions of their property, since they have the hope of greater things."

"not the lessor portions" is a direct indication that the tithe was considered a minimal standard in the early Christian community.

A few hundred years later the tithe was still a basic standard. **Augustine:**

"Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whosoever, therefore, desires to secure a reward for himself . . . let him render tithes, and out of the nine parts let him seek to give alms."

Note the clear distinction between the mandatory tithe and the voluntary offering of giving alms. Alms were to be given-but above and beyond the basic tithe.

Jerome:

"If anyone shall not do this [pay tithes] he is convicted of defrauding and supplanting God."

Jerome, like Augustine, believed and taught that it's possible for New Testament Christians to "rob God" by withholding the tithe, just as it was for Old Testament believers.

For its first four hundred years the church considered the practice of tithing a vital minimum standard for giving.

If we cannot rob God, then Malachi 3 has no relevance to us. But I'm convinced we can rob God today, and the truth is many Christians in America are doing exactly that.

God doesn't need our money. The needy aren't helped, the unreached aren't reached with the gospel. But **we suffer, our families suffer**. Because we remove ourselves from the blessing of God. We place ourselves under his curse. Hypocrisy in saying "God bless us financially as we build this house, buy this entertainment system using money we've robbed from you."

Galatians 3:24 says "The law is a tutor to lead us toward Christ." The tithe is a way to get us started on the path of Christian giving. It is not the finish line of giving, but only the starting blocks.

Tithing is the training wheels of giving. Steady bicyclists no longer need training wheels, but wobbly bicyclists do. If they don't have training wheels they won't learn to ride. Likewise, most people who never learn to tithe never really learn to give. **Why average American Christian gives 2.5%.**

Obviously, we need those training wheels! If you believe in grace giving, don't you find it ironic that grace giving is producing one fourth the spiritual fruit of the law? **New Testament grace is not a license that frees us to clutch tighter to material wealth.** The bar has been raised. New Testament believers are called upon to be far **more** sacrificial and generous.

Tithing is a way of putting God first. In fact, another term for the tithe in Scripture is the "firstfruits." **Proverbs 3:9 says, "Honor the Lord with your wealth, with the first fruits of all your crops."**

It was a way of saying, "We give of our first and best to you, our Lord, because we recognize all good comes from you." Tithe required calculation--adding, subtracting, multiplying, dividing. Required assess God's benefits to us.

First meant as soon as it's harvested or as soon as payment is received it is to be given to the Lord. Not to be stored up, hid, hoarded or distributed elsewhere, but is to be given to the Lord's work.

The spiritual community's giving back to the Lord what was rightfully his was **a consistent thermometer of their faith and trust in him**. When they slid spiritually, they ceased to give as they should. And when they ceased to give as they should, they slid spiritually.

Without a guidepost, where do you start your giving? Why not start where God had his people start throughout the Old Testament? Why not start with the tithe? **Don't stop there**--grace giving, freewill giving is something exciting, really exhilarating.

The Challenge

Start now--**never put off obedience**. God has given you a challenge. If you fail to take it, you will suffer the curse. If you test him in this, if you decide to obey him and work without a safety net, in fact you will be stepping out over the biggest strongest safety net in the universe. The character of Almighty God. And you'll get started on a lifelong adventure of giving that you will never regret. Your giving will pull along your spirit, and your spirit will pull along your giving and you will experience the joy of Christ in ways you have never imagined.

Stewardship Sermon # 5: *Thursday*

Profiles of Christians who Rob God

By Randy Alcorn

“Will a man rob God? Yet ye have robbed me. But ye say, wherein have we robbed thee? In tithes and offerings. Ye are under a curse: for ye have robbed me, even this whole nation.”
Malachi 3:8, 9

Guilty or not Guilty

The Situation: Bill and Donna are in their mid-thirties. Bill has steady work as a salesman, but there always seems to be too much month left at the end of their money.

Bill and Donna sincerely intend to put in the offering box whatever's left at the end of the month. But, between house payments and bills and occasionally socking a little something into savings, there's just never anything left. They feel bad, but what can you do when you're out of money?

The Problem: Bill and Donna don't understand "first fruits." They should give to the Lord off the top, not out of "what's left" or not left. They don't realize that the tithe belongs to God, and that there's a word for taking money that doesn't belong to you--**stealing**.

The Situation: Joan is a twenty-two year old, just finishing college. Her thirty hour week job pays just over minimum wage. She earns about \$500 a month. Joan's parents still provide room and board, but she has to take care of her tuition, books and other expenses. "I can't afford to give," says Joan. "I'm barely making it now. If I gave up a tithe that would be \$50 a month, and I'd probably have to drop out of school. I'd like to give, but I just can't."

The Problem: Joan is not only robbing God, but she is robbing herself of the opportunity to grow in faith. Right now she doesn't believe God's promise in Malachi 3 (also confirmed in Matthew 6:33) that he will take care of her if she puts God first by giving him what is his. If God is capable of helping her get by on \$500 a month, isn't he capable of helping her get by on \$450 a month? Joan's God doesn't appear to be very big.

The Situation: Bob is in his early fifties. His wife Elaine says, "For years we frittered away our income on all kinds of luxuries. Now we're twelve years from retirement and we don't have anything saved. On top of that, we've still got two kids in college that need our help."

"We'd like to give to the church," Bob explains. "But Scripture says we've got to provide for our family first. After we get our kids through school and maybe get a nest egg started, then we'll start giving."

The Problem: Bob and Elaine are keeping what belongs to God in order to compensate for their poor planning and lack of discipline in the past. Their first debt is not to their children's college

education. Their first debt is to God. If it wasn't tuition costs, it would be something else. Since they have no true conviction about giving and no standard of giving to start with, they'll always find a reason not to give.

The Situation: Phil and Pam enjoy giving. With their little blue Santa's helper (VISA) they just gave each other a video recorder and a large screen television for Christmas. The kids got a nice computer to keep them busy while their parents enjoy the city's finer restaurants. Their three year old Chevy was getting a bit tacky, so they just bought a new model.

"Next year I've got a big promotion coming," says Phil. "Then we'll start giving--right now the budget's pretty tight. It's not that we don't ever give to God's work, you understand," Phil adds. "Why, when we were in Hawaii last month we attended a neat church service on the beach and I dropped a \$20 bill in the offering."

The Problem: Phil and Pam are blind. They say there's no money left to give--and they do their best to make sure of it! No matter what they say to the contrary, their lifestyle proves unarguably that toys, trips and cars are more important to them than God, his work and the needs of others.

They say they'll give when they earn more, but they won't. If Phil and Pam have been unfaithful with a little (more than a little), they will be unfaithful with a lot. Their expenditures will always rise to meet their income. Making more money will only make them guilty of robbing God more.

Like so many of their fellow church members, Phil and Pam simply don't understand that the tithe belongs to God, not them, and that they are to return to him the "first fruits," not "last fruits" or "no fruits."

The Situation: "There's a lot more to stewardship than money," says Gina. "We can't all give--but some of us can teach Sabbath School, clean the building and open our homes to guests. I consider that to be my giving."

The Problem: Gina rightly believes stewardship involves more than money--but she wrongly believes that stewardship ever fails to include money. Her argument is just as faulty as saying, "I can't give the church any of my time or my gifts and talents, so I'll just give my money instead." God expects *all* of these, not just some of them. Gina is attempting to justify robbing God by "making up for it" in other areas that she should be doing anyway.

The Situation: "I'm so far in debt I can't give a dime to the church," says Tony. "What am I supposed to do, stop my car payments? What kind of testimony would that be? And it would be bad stewardship to sell my car--I'd have to take a \$2,000 loss. God doesn't want me to be stupid, does he?"

The Problem: Tony has already been stupid. In buying his new car, he put himself in a position to disobey God's command to give. He violated Scripture by spending money he didn't have. His greedy and foolish misuse of credit has put him in this fix.

Tony apparently believes that God and his church and needy people should pay for his own foolish choices. Why not take a \$2,000 loss in order to get into a position to obey God? Is there "any stewardship more "terrible" than robbing your Creator and Savior?

Here's another person who thinks the tithe is his, not God's. Nowhere in Scripture does it say "first fruits" are to be given to those to whom they will be the best testimony, but to *God*. If Tony ends up having a bad testimony here it's because of his foolish choice, which is not helped but only complicated by further disobedience to God. He needs to ask forgiveness and learn from the situation so that he doesn't do it again. But does it make sense to rob God in order to have a "better testimony" to men?

The Situation: Joe is an outspoken Christian who's known as a man of faith. He stands up at church business meetings and speaks out in private conversations saying he wants to see the church build more buildings, raise the pastors' salaries, and expand into all kinds of new ministries.

Joe challenges the church to rise to the occasion, and reads passages of Scripture about walking by faith and not sight. He inspires everyone. Everyone, that is, except God and the financial secretary, who are the only ones who know the truth: if everyone gave like Joe, the pastors would have to be laid off, the missionaries would have to leave the field, the church would have to sell all of its property, and the congregation would be walking neither by faith nor sight--it would be buried three feet under.

The Problem: Joe appears to have great faith and vision, when it comes to the obedience of others. It's his own obedience that he has trouble with. He fails to ask himself a crucial question: "If everyone gave like I do, where would this church be?" He is quick to commit other peoples' money, but clings to his own.

Joe is a hypocrite. He says one thing and does another, and in doing so heaps up judgment for himself. He will be held accountable to God not only for his lack of giving, but for his hollow words of exhortation that he fails to follow.

Beginning Where God Began

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

The concepts behind the firstfruits--the ownership and worthiness of God, and the servanthood and indebtedness of man--are as true today as they were in the Old Testament. And surely the gratitude of God's people should be far greater on this side of Calvary than the other. Without a guidepost, where do you start your giving? Why not start where God had his people start throughout the Old Testament? Why not start with the tithe?

I view tithing as I view a child's first steps. His first steps are not his last, neither are they his best, but they are a fine beginning. So is the tithe. Tithing is for many the first toddler's step of stewardship. It's the training wheels on the bicycle of true giving. It may not be a home run, but it gets you on base--which is a lot further than the majority of church members ever get. If your giving adds up to 7% or 5% or 3%, it shows you really *do* need the tithe as a teacher and guide to stewardship.

The Challenge

Begin with the tithe. It shows yourself, your family, and your Lord that you're serious. As you continue to tithe, you'll sense God's approval. You'll experience the freedom and joy there is in acknowledging his lordship of your money and possessions, and thereby your whole life. "I can see its right to tithe, but I can't start right now." Never put off obedience. The moment of conviction and enlightenment is the moment to act. To procrastinate obedience is to disobey. Trust him enough to begin this life-changing eternity-impacting adventure of giving.

Stewardship Sermon #6: *Friday*

TRAINING YOUR CHILDREN TO MANAGE MONEY

by Randy Alcorn

Introduction

In the days of the Klondike gold rush, two miners struck a huge deposit. Feverishly excited, they unearthed more and more gold each day. Meanwhile they neglected to store up provisions for the winter. Then came the first blizzard. Nearly frozen, one scrawled a shaky note explaining their predicament. Months later a prospecting party discovered the note, along with two frozen bodies lying on top of a huge pile of gold.

Today countless children grow up begging and grabbing and clinging onto all the things money can buy. As adults, they rarely outgrow this shallow self-centeredness, but simply graduate to more money and bigger toys. Living their lives on earth as if this were all there is, they fail to prepare for their eternal future.

Christ told the story of a rich fool, to whom God said, "This very night your life will be demanded from you. Then who will get what you have prepared for yourself? This is how it will be with anyone who stores up things for himself but is not rich toward God" (Luke 12:20-21).

Five minutes before we die we'll know exactly how we should have lived. But then it will be too late. The good news is, God gave us his Word so we don't have to wait till just before we die to discover how we should have lived. And God gave our children Christian parents, so we could show them what the world will not show them-how to live now in light of eternity.

The Ten Commandments

1. Give your children something greater than money-your time. Our children won't remember what we did *for* them nearly as much as what we did *with* them. I've never heard anyone complain, "Dad was always around, but I never had enough material possessions." I've heard many lament, "I had lots of stuff, but Dad was never there for me."

The best thing you can do for your kids is put them on your appointment calendar. Cancel other things to make time with them. Work hard, but don't work such long hours that you miss your brief window of opportunity to shape your children for eternity. No man ever looks back and says "I wish I'd spent more time in the office, and less with my children."

2. Use life's teachable moments to train your children. "Train a child in the way he should go, and when he is old he will not turn from it" (Proverbs 22:6). Deuteronomy 6:6-9 tells parents to impress God's commands on our children and "talk about them

when you sit at home and when you walk along the road." When we're alert, life brings countless opportunities to teach our children an eternal perspective on life, money, and possessions.

One night when they were six and eight, my daughters asked me to play the game of "LIFE," a popular board game I'd never played. One of my girls expressed disappointment when she landed on a space that made her a teacher rather than a doctor or lawyer-despite the fact that in real life she wanted to be a teacher! Why the disappointment? Because it meant she would receive a lower salary the rest of the game. And money, after all, is what LIFE (and for many people *life*) is all about.

LIFE presents the choice of whether to have children. Because there's a minimum amount of money but no minimum amount of children required to win the game, my girls kept choosing money over children. When I chose children instead of money, it surprised them. Choosing children might mean losing the game, and who plays a game with the intention of losing?

The whole event turned out to be an excellent teaching opportunity. I shared with my daughters Scripture's infinitely higher regard for children than money, and how "winning" and "success" are very different in God's eyes than the world's. Next time they played the game I noticed they made decisions that would make them "losers" by the game's standards, and winners by God's.

3. *Take a field trip to a junkyard.* How can we teach our children the emptiness of materialism in a memorable way? Take them to a garage sale and show them how things that people spent great amounts of money on are now sold for pennies.

Or, take them to visit a dump or junkyard. Show them all the piles of "treasures" that were formerly Christmas and birthday presents. Point out things costing hundreds of dollars, that children quarreled about, friendships were lost over, honesty was sacrificed for, and marriages broke up over. Show them the remnants of battered dolls, rusted robots, and crashed cars. Let them look at the expensive furniture and electronic gadgets that now lie useless. Point out to them that nearly everything *your* family owns will one day end up in a junkyard like this.

Then read, or ask them to read, 2 Peter 3:10-14, which says when Christ returns the whole world "will be destroyed by fire" and "the earth and everything in it will be laid bare." Ask them the ultimate question: "when all that you owned lies abandoned, broken, burned and useless, what will you have done that will last for eternity?"

What will survive the coming holocaust of things? The answer is, only God, His Word and people. Explain to your children how life should be invested in the eternal. Read to them Matthew 6:19-25, where Jesus says, "Lay up for yourselves treasures in heaven." Tell them "you can't take it with you," but according to Jesus, you can send it on ahead!

4. Teach your children to link money with labor. Once I mentioned we couldn't go out for dinner because we didn't have enough money. My youngest daughter said, "Just go to the money machine and get all you want." She referred to the Automated Teller Machine. This was a great chance to teach her money doesn't just magically appear in a machine, but is earned through work-good, hard, and well-done work. Fathers can show our children how to work, to make things, to sell them. We can show how work can be meaningful and fun as well as financially profitable.

A common mistake we parents make is to indiscriminately dole out money to our children as life goes by. This teaches them to think money comes easily or automatically. As a result they disassociate money from work. Eventually they feel it's their right to have money available even when they haven't worked for it. This misguided thinking is what puts able-bodied people on welfare rolls. The government fosters the handout mentality, but often it's learned first in the home, where character is built and lifelong attitudes are forged.

5. Teach your children how to save. Children learn the value of money and the discipline of self-control through saving. We helped our daughters open savings accounts years ago. If your child wants a major item, say a telescope, help him make a plan to save for it over a period of six months. Help him think of jobs to accomplish his goal. If he sticks with it (he may not), buying that telescope won't be an impulsive decision. And once he gets it, he's likely to take good care of it.

The same applies to a college education. I know parents who save for their child's education, while he spends his money irresponsibly. Remember, the quality of anyone's college education improves dramatically when he has a substantial part in paying for it.

6. Get your children started on the lifetime adventure of giving. We taught our children to tithe from the very earliest age (Leviticus 27:30; Malachi 3:8-10). They often gave more, but that 10% was untouchable. If Grandpa gave them ten dollars for Christmas, the question wasn't "What can I do with ten dollars" but "What can I do with nine dollars?" The other dollar wasn't theirs-it belonged to God.

The holy habit of giving is like the holy habits of Bible study and prayer and witnessing and hospitality. These things need to be integrated into our lifestyle. Those not raised in a home where they learn this are at a great disadvantage later trying to develop new habits as adults. Children raised in giving families would no sooner stop giving than brushing their teeth.

When we make decisions to give sacrificially to God's kingdom, we need to include our children, so they can both learn and get in on the blessing. Once we received a large and unexpected amount of money from book royalties. We sat down with our children, and discussed what we could do with the money. I explained we could use it to feed hungry people and reach them with the gospel. I also pointed out the money would entirely pay for a two week Hawaiian vacation for our whole family. We asked our girls what they thought. They enthusiastically encouraged us to give it to help the poor and lost. (Five

years later the Lord provided a wonderful place to stay free in Hawaii. But at the time our children weighed the options, exercised their convictions and joyfully gave.)

7. Provide your children with financial planning tools. When the girls were five and seven, I gave each three jars labeled "Giving," "Saving," and "Spending." I explained that every time they received money, they were to first put at least ten per cent into the giving jar, then distribute the rest between the other two jars as they wished. Once they put money in the giving jar, even beyond the tithe, it was dedicated to the Lord and they couldn't use it some other way. Every Sabbath morning they'd empty their giving jar and bring it to the offering at church.

Similarly, when they put money in saving, they were not to take it out and spend it on anything spur of the moment, but reserve it for some upcoming special expenditure or "a rainy day." However, they were free to transfer money from saving and spending to giving, or from spending to saving. As the jars lined up, it went this way-you can transfer money to any jar on the left, but never to a jar to the right.

I'll never forget that night. The girls were so excited they immediately took the money they already had and distributed it in the jars. They arranged the jars just right on their dressers, and literally spent two hours talking and figuring things out. My seven year-old asked me to show her how to figure percentages on our calculator. She broke down her then one dollar a week allowance, and wrote on the jar labels, completely on her own, "Giving: \$.25 a week," "Saving: \$.25 a week," and "Spending \$.50 a week." For the next five years, this simple system resulted in more financial education than any single thing we did.

Remember, a child cannot learn money management unless he has money to manage, and unless he earned that money himself. (Otherwise he's giving or spending his parents' money, not his.)

8. Teach your children how to say "No." Few things we teach our children are important as the discipline of saying "no." We must model the principle of delayed gratification, and teach the value of avoiding an expenditure when the money could accomplish a higher purpose if given away or saved or used more wisely. God commands and commends self-control one of the highest Christian virtues (Galatians 5:22-23; Titus 2:1-12).

Children are by nature impulsive spenders, and need our help to develop sales resistance. Every time we say "no" to our child about ice cream, candy, a new doll or squirt gun, we can teach him there are higher values than immediate gratification. Self control learned by children in one area often carries over into others. A child who learns to say "no" to unnecessary purchases is much more prone to say "no" to sexual immorality or drugs.

Of course, tight-fisted stinginess is as negative as careless self-indulgence. Our goal is not to be penny-pinchers fretting over every expenditure, but joyful, responsible and generous stewards.

9. Show your children how family finances work. Bring home an entire paycheck in one or ten dollar bills. Or, use play money in an amount corresponding to your paycheck. Put the money in piles to show exactly how much goes to what expenses each month. This way your children can visualize where the family's money goes.

Some things will surprise the children, and they'll ask you questions. You'll probably end up reevaluating and making some healthy changes yourself. (Comparing the amount you give away with the amount you spend on various items may be particularly convicting.) Your children may see things in perspective for the first time. A child who's told to turn off the lights when he leaves the room, or to shut the front door behind him in the winter, suddenly understands why when he sees the stack of money that goes to pay the electric bill.

10. Never underestimate the power of your example. Albert Schweitzer said, "There are only three ways to teach a child. The first is by example, the second is by example, the third is by example."

Whether consciously or not, we continuously train our children, engraving our values in them as if drawing with a stick in wet cement. Children learn most effectively not just from what we say, but from what we do. Our actions speak louder than our words. (Sometimes so loudly our children can't hear a word we're saying!)

When it comes to handling money and possessions in light of eternity, parents, the most important point is this: sometimes our children will fail to listen to us; rarely will they fail to imitate us.

Stewardship Sermon #7: *Sabbath*

Choosing a God-Honoring Lifestyle

by Randy Alcorn

INTRODUCTION

Many speak out against the lukewarmness and materialism of today's Christians. Much of what they have to say is accurate, but they commonly make two critical mistakes. First, they camp in the Gospels and ignore or brush off the Epistles. Yet the Epistles demonstrate the form that churches took after Christ's death, resurrection, and ascension, and after the Holy Spirit was sent to indwell his people. Since the church was not born until after the Gospels, we must look not only to the Gospels but to the Epistles to draw conclusions about the lifestyles of Christians.

The second mistake is failing to deal with the larger context of the Gospels themselves, quoting only isolated texts that tell people to give away everything. Some readers and listeners get the impression that Christians who retain any possessions are not true disciples. But a more careful and thorough reading of the Gospels demonstrates exactly what is later borne out in the Epistles—that by God's calling there are two kinds of disciples when it comes to the matter of owning money and possessions. Let's look in the Gospel of Mark for examples of this.

ONE KIND OF DISCIPLE

In Mark 1:16-20, Jesus called his first four disciples to leave their fishing business to follow him. Notice that this abandonment of possessions was neither inherently virtuous nor aimless. It was done with a clear purpose in mind, in order to practically facilitate the goal of the call. Christ's ministry was an itinerant one, requiring a great deal of traveling. To follow him, the disciples simply had to leave their boats and nets. The real point is not that they left their boats, but that they followed Jesus. That they left behind their major possessions was the inevitable result of their response to his call to physically follow him.

Yet, it appears that even these four apostles did not irreversibly divest themselves of all possessions. Just ten verses after they're said to have left their nets, we're told the apostles went "to the home of Simon and Andrew," where Simon's mother-in-law lived, and presumably his wife and children as well. Also, the Gospels make repeated reference to traveling by boat on the Sea of Galilee. It seems fair to assume that the boat belonged to one or more of the fishermen-turned-apostles. This is substantiated by the fact that Peter and several of the others were back in a boat fishing again within days of Christ's death (John 21:1-3).

Peter later said to his Lord, "We have left everything to follow you" (Mark 10:28-30). He did not say, "We have sold everything," though they may well have liquidated nearly all of their major possessions (Luke 12:32-33). The point is, they "left their possessions" to physically follow Christ.

The apostles were a distinct historical group who have no direct equivalent today. Nonetheless, I believe we can look at them as representatives of a particular calling of God to traveling missionary

work. Such work necessitates leaving behind major possessions that would tie us to a specific location and prohibit our ability to go where Jesus calls us.

A SECOND KIND OF DISCIPLE

Mark said that Jesus "saw Levi son of Alphaeus sitting at the tax collector's booth. 'Follow me,' Jesus told him, and Levi got up and followed him" (Mark 2:14). We are not told Jesus commanded him to sell his possessions and give to the poor. On the contrary, in the very next verse Jesus and the disciples are having a dinner party in Levi's house, along with many other tax collectors and "sinners." Levi's house is used to introduce many people to Jesus. Given his profession and the number of people at the party, it was no doubt nicer and larger than the average house.

This is not merely an acceptable use of possessions but an explicitly God-ordained one. Levi represented a second type of missionary activity that does not involve divesting oneself of all one's possessions but utilizing them for the same ultimate cause.

Not long thereafter, while large crowds were following Jesus, he went up into the hills and chose twelve of his followers to be his apostles (Mark 3:13-19). This unique group would join him in his itinerant ministry, traveling, preaching, and casting out demons. But only these twelve were chosen to travel with him. Others of the large crowds were not chosen as apostles but still remained his disciples.

Where did these "disciples-but-not-apostles" go? Where else but back to their families and homes and jobs! Just as Jesus had for many years served as a carpenter, owning a house and tools and likely a workshop, and lived on a piece of land, so they were to serve God, raising their families, living and working in their own communities.

Clearly, the majority of Christ's followers did not rid themselves of all their possessions, nor were they expected to do so. There were two callings of Christ—one to leave family and possessions behind, and one to go back to them. But both callings served the same ultimate purpose—the glory of God and the advance of his kingdom.

SUMMARIZING THE TWO CALLS OF CHRIST

In a probing call to discipleship, Jesus said: "If anyone would come after me, he must deny himself and take up his cross and follow me. For whoever wants to save his life will lose it, but whoever loses his life for me and for the gospel will save it. What good is it for a man to gain the whole world, yet forfeit his soul? Or what can a man give in exchange for his soul?" (Mark 8:34-37)

The number of economic terms in these few verses is striking—save, lose, gain, forfeit, give, and exchange. Every disciple of Jesus is given a radical call as to how he views and handles his money and possessions and every other facet of his life. Whether one has been called to leave his possessions behind for kingdom purposes or to retain ownership for generous and sacrificial kingdom purposes, he must keep in mind that a wrong view of material gain in this world will lure him away from the next. The money and possessions of the present will be of no use on the day

his soul is laid bare before his Creator. On that day, money and possessions will be seen as either having facilitated his mission or having blurred or hindered it.

DETERMINING A GOD-HONORING LIFESTYLE

When it comes to our attitude toward wealth, Jesus gave commands. When it comes to our specific possessions and lifestyle, he gave us principles. Jesus did not hand us a precise checklist of what we can and cannot own, and how we can or cannot spend money. Jesus did not say just one thing about money and possessions. He said many things. They were not random clashing noises, but carefully composed melody and harmony to which we must listen as we develop our lifestyles.

On the one hand Christ said, "Do not lay up for yourselves treasures on earth" (Matt. 6:19). On the other hand Paul gave these instructions to a pastor: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Tim. 6:17-19).

Paul did not say, "Command those who are rich to stop being rich." The implication is that there is a legitimate diversity in the amount of money and possessions owned by Christians. Of course, there is no room for opulence and waste. There is no room for making wealth a source of security, nor for a lack of generosity or hospitality.

Paul left a door open for a Christian to be "rich in this present world"-but only if he carefully follows the accompanying guidelines related to his attitude toward and his use of that wealth. The rich are not told they must take a vow of poverty. But they are told, essentially, to take a vow of generosity. They are to be rich in good deeds, quick to share, quick to part with their assets for kingdom causes-and in doing so they will lay up treasures in heaven.

WHO ARE "THE RICH"?

But who are these "rich," and how rich are they? The answer is that almost everyone who reads this will be rich, both by first-century standards and by global standards today. Statistically, if you have sufficient food, decent clothes, live in a house that keeps the weather out, and own a reasonably reliable means of transportation, you are among the top 15% of the world's wealthy.

If you have any money saved, a hobby that requires some equipment or supplies (fishing, hunting, skiing, astronomy, coin collecting, painting), a variety of clothes in your closet, two cars (in any condition), and live in your own home, you are in the top 5% of the world's wealthy.

Hence, when we speak of the rich we are not talking about "them" but "us." Those we think of as rich today are really the super-rich, the mega-wealthy. But it is we, the rich, to whom Paul is speaking. The allowance of "rich Christians" by 1 Timothy 6:17 immediately follows a sobering warning of what awaits those who desire to get rich (1 Timothy 6:11). If we are rich, and we are, we

need not conclude we are necessarily living in sin. But we must carefully adhere to Paul's instructions of what our attitudes and actions are to be.

Nevertheless, the door remains open to legitimate differences in the amount of wealth we own. When Peter pressed Jesus concerning the Lord's plans for John, Christ responded, "What is that to you? You follow me" (John 21:22).

His emphasis was on the word "you." Each of us has a call of God. We should not be preoccupied with God's dealing with others, nor should we make unhealthy comparisons with our own situation. There are some things that no Christian should do, such as hoard, live in opulence, or fail to give generously. But there are other things some Christians can rightly do that others cannot or choose not to, such as own land, a home, a car, a business, or go on a certain vacation.

How much money and possessions can we safely keep? Enough to care for our basic needs and some basic wants, but not so much that we are distracted from our basic purpose, or that large amounts of money are kept from higher kingdom causes. Not so much that we become proud and independent of the Lord (Deut. 8:13-14), or are distracted from our purpose, or insulated from our sense of need to depend on God to provide (Matt. 6:26-29).

Those who want to get rich set themselves up for spiritual disaster. Those who happen to be rich, simply as a result of circumstances, hard work, or wisdom, have done nothing wrong. They need not feel guilty unless they do not make their riches generously available to the work of God, or their lifestyles are self-centered and excessive.

WHY LIVE MORE SIMPLY?

There are a thousand ways to live more simply. We can buy used cars rather than new, and modest houses rather than expensive ones. We don't have to replace old furniture just for appearances. We can mend and wear old clothes, shop at thrift stores, give up recreational shopping, use fewer disposables, cut down on expensive convenience foods, and choose less expensive exercise and recreation. Some of us can carpool or use public transportation. But these are things few of us will do unless we have compelling reasons. May I suggest four?

1. Because it would loosen the grip of materialism on our own lives. Giving away what we don't need is the greatest cure for materialism. How can we expect to embrace the Christian experience of Paul, Wesley, Mueller, Taylor, and a host of others without also embracing their attitude toward possessions and the simple lifestyle it fostered?

2. Because of the reward God promises if we lay up treasures in heaven rather than on earth. Eternal rewards are to be a major motivation in my life. If I choose a smaller house now, investing the difference in cost in God's kingdom, God will give me a bigger house in heaven. Why settle for an expensive necklace now when by selling it and giving the money to meet needs it could contribute toward an imperishable crown in eternity?

3. Because of the dire spiritual need of the world. John Piper wrote: "We should be content with the simple necessities of life because we could invest the extra we make for what really counts.

Three billion people today are outside Jesus Christ. Two-thirds of them have no viable Christian witness in their culture. If they are to hear the gospel-and Christ commands that they hear-then cross-cultural missionaries will have to be sent and paid for. All the wealth needed to send this new army of good news ambassadors is already in the church. If we, like Paul, were content with the simple necessities of life, hundreds of millions of dollars in the church would be released to take the gospel to the frontiers. The revolution of joy and freedom it would cause at home would be the best local witness imaginable."

4. Because of the great physical needs of the poor. Someone has said, "Live simply that others may simply live." Of course, there is no necessary relationship between my simple living and someone else's being rescued from starvation or reached with the gospel. There is only a relationship if I, in fact, use the resources I have freed up to feed the hungry and reach the lost. This itself assumes I will continue to make a decent wage. For if I go off and pursue simple living for simple living's sake, spending what little I earn on myself, it does no good for anyone else.

In fact, it is a violation of Scripture to try to make only enough money for my family's immediate physical needs. Scripture says, "He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may..." That he may have enough to live on? No, "...that he may have something to share with those in need" (Ephesians 4:28). We should work not only because it is healthy for us and to care for our families, but to take our excess income and use it to help the needy. Even though it may appear to be nonmaterialistic, earning only enough to meet the needs of myself and family and no more, when I could earn enough to care for others as well, can be a selfish and unchristian philosophy. The point is not merely saying "no" to money and things, but using money and things to say "yes" to God.

"SIMPLE" LIVING OR "STRATEGIC" LIVING?

During World War II, when fuel was precious, billboards routinely asked the motorist, "Is this trip necessary?" Every resource used for individual convenience was one less resource for the country's central concern, winning the war. As Christians, we are engaged in a great battle that also requires great resources (Ephesians 6:12). We too must realize that spending on our own private concerns leaves fewer resources for our kingdom's central concern. We should ask, "Does this really contribute to my purpose in being here on this earth? Is this an asset to me as a soldier of Christ, or is it a liability?"

Ralph Winter uses the term "wartime lifestyle," which is generally a more helpful concept than "simple lifestyle." If I am devoted to merely "simple" living, I might reject owning a computer because it is modern and nonessential. But if I live a wartime lifestyle, then the computer may serve as a strategic tool for kingdom purposes. My computer is serving that purpose as I'm writing books. Likewise, a microwave oven might be a luxury in one case but a useful tool in another, freeing time to engage in the cause for which we are fighting. Simple living may be self-centered. Strategic living is kingdom-centered.

Of course, the wartime mentality can be taken to such an extreme that we feel it's unfaithful to enjoy any possessions, pleasures, or special activities. This is not my perspective. Even in wartime, it's important to have a break from battle. Soldiers need their rest and recreation. Life is

not just utilitarian. There is nothing necessarily wrong with spending some money for modest pleasures that renew and revive us, especially since our battle is a lifetime in duration.

I am thankful that I own "for fun" possessions, such as a bicycle and tennis racquet. They aren't necessary; yet they contribute to my physical and mental health. Our family spends money on vacations that aren't necessary, yet they bring personal renewal and valuable relationship-building opportunities with one another and other families as well. My wife and I sometimes go out to dinner, enriching our relationship and renewing our vigor to return to life's battles. I am not proposing we live at a poverty level, but as if our income was more modest, yet still adequate to allow breathing room for some legitimate recreational spending.

If I have a wartime mentality, then I don't look at an increase in income as an opportunity to spend more but an opportunity to invest more in the cause. I might determine that I will live on a certain amount of money each year, an amount that allows some room for discretionary or recreational spending. All income beyond that I will give to God's kingdom purposes. If he provides twice that basic amount of money I have designated for my living expenses, then I will be giving away 50 percent of my income. If he provides four times that much, I will be giving away 75 percent of it. If my situation radically changed, however, I might need more for my family needs.

At Eternal Perspective Ministries, our goal is to keep 10% of royalties that come in and use them for our ministry, while we give 90% away to missions, famine relief, prolife work and prison ministry. We've always given away a minimum of 10%, but as God provided higher royalties over the years, we've been able to steadily increase the percentage.

Suppose a wife wishes to go to work when the children are grown, and assume the family's savings are adequate for retirement needs. Suddenly the family has a second income. Ninety percent of the time this second salary simply ushers in a higher standard of living. Expenditures rise to meet income. But why? The one income has been more than sufficient till this point-for needs, that is, maybe not wants. If the cause of Christ is so worthy, why not devote the entire second income to the cause?

Do such proposals seem strange? If so, why? Have we forgotten that all Christ's disciples are committed to using their money and possessions to further the kingdom cause? Have we distanced ourselves so far from the battlefield that our peacetime lifestyles have left us comfortable and complacent, unfit for battle and oblivious to the battle's eternal stakes?

God's called us not to a cruise-ship mentality but a battleship mentality. There's a big difference.

CONCLUSION

A biblical lifestyle will necessarily recognize itself as being in opposition to the prevailing values and lifestyle of its culture. It is informed by a different view of reality. This view of reality is not a harsh or austere view. It need not lead to ascetic or bare-bones living, or to condemnation of those Christians who have greater opportunity or feel greater liberty to possess more than I do. Rather, it is a view toward the riches of the eternal kingdom. Those who hold such a view are sincerely grateful for the refreshing pleasures and helpful possessions of this life.

But regardless of what material things surround it, this view of reality remains focused on the ultimate pleasure of possessing Christ. Our Lord is pleased when we live in a way that reminds us of, and introduces others to, what's truly the greatest pleasure and possession of life-our Lord Jesus.

A Financial Covenant with God

by Randy Alcorn

I submit to the Lord God Almighty. I affirm his ownership of myself and every aspect of my life. I declare "my" money and possessions to in fact be his. I proclaim him to be the owner and myself the steward, his money manager.

As a symbol of my total submission to God, I set aside the first 10% of everything, as holy and belonging exclusively to the Lord. I will return to him the whole tithe, being careful not to rob him and incur his curse. I will give back to him, through his church, the first fruits of all he provides. I do this in obedience to him and in desire of his blessing (Malachi 3:6-12).

By faith I take God up on his challenge "Test Me in this and see." I ask him to show me it is far better to live on 90% with his blessing than 100% without it.

Having been set on the right course by the tithe, I embark on the lifelong adventure of Christian giving. Beyond the tithe, out of the 90% God has entrusted to me, I will seek to give generous freewill gifts, as I sense his leading.

I pray God will teach me to give sacrificially to feed the hungry, to reach the lost, to invest in worthy causes and ministries which submit themselves to Christ and use his funds wisely and biblically (2 Corinthians 8-9).

I commit myself to [get out and stay out of financial bondage](#), so I can serve God single-mindedly. Recognizing I cannot take earthly treasure from this world, I purpose to lay it up in God's hands as heavenly treasure-for Christ's glory and the eternal good of others and myself.

Signed: _____

Witness: _____

Date: _____
