

# Living For Giving: Money Matters

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[ 0 : 00 ] Welcome here for this Sunday, January 30th. And I want to challenge you with something right off the bat this morning. Next week, I'm beginning a new sermon series called Discipleship 101.

And this is the perfect time. This is the perfect opportunity for you to bring someone, you notice I didn't say invite, for you to bring someone with you to church.

Or if you're someone who listens to the series on the website or on our podcast, share it with someone. Share this opportunity, this series, with someone you care about who doesn't know Jesus.

This series will be a perfect opportunity to introduce someone new to your church, to your church family. To introduce them to this series that will explore what it means to be a follower of Jesus. I think we all need a refresher in that as well. Will you accept my challenge? This morning we're wrapping up our series titled, Living Forgiving Perspectives on Christian Stewardship.

[ 1 : 13 ] And over the course of this series, we've looked at the idea of stewardship to gain a better understanding of what it means and how we should approach it. And we've also looked at how we should see ourselves, not as the owners of what God has given us, but as the stewards, the managers, the investors of what has actually been given to us by him that continues to be his.

And I hope you're also developing the sense that from a biblical point of view, stewardship is all-inclusive. It covers every aspect of our lives.

It touches every area of our lives, including our time and our talents, as well as our treasure. And as I've said before in our series, the real issue of stewardship is whether we're managing our affairs, our possessions, our talents and gifts, as though they are ours, or as though they are God's.

And you may remember that when we began this series, three weeks ago, four weeks ago, I reflected on the fact that people may often feel more comfortable talking about politics, or religion, or even sex, then they're willing to talk about the stuff they own and how much they paid for it, how much money they make, what their bank account or investment portfolio looks like, or how much of the money God has given them that they're willing to give back to him.

So let's reflect again for a moment. Do you genuinely recognize that everything that you have, everything that you are, from your time and your talents to the opportunities that come your way, all come from God?

[ 3 : 13 ] Can you recognize that? I confess that I have had success in my life at times and been quick to self-congratulate.

Losing the perspective on where that success, where the gifts and the talents and the opportunities that made that success possible came from in the first place.

Is that maybe true for you at times in your life? So this morning, you didn't honestly think I would do a sermon series on stewardship without talking about money, did you?

And it's not a coincidence that it's on my birthday either. No donations to the pastor. So our sermon this morning is titled Money Matters.

And we're going to tackle the potentially uncomfortable topic of money and our attachments to it. How we can see what God has given us can be used to make a difference in the lives of other people.

[ 4 : 19 ] And ultimately, when we partner with God in those things, we become active agents in what he is doing in the world. It's pretty exciting. So I have a question for you this morning.

Do you think God really cares about what you do with your money? And I'm not going to make too much eye contact. Do you really think God cares?

Is that a perspective that you have this morning? Well, if that is true, your perspective, let's unpack that for a moment. Yes, God absolutely cares about what you do with your money and your attitudes towards it because, as we've already said, it's not yours to begin with.

But do you see what having that perspective, that God is somehow uninterested in, your attitude towards money, do you see what that suggests? Well, I believe it suggests that while we may be willing to surrender our time to God to go to church once a week, check the box, maybe awkwardly smile at a homeless person as you walk past Walmart?

Or, it also suggests, I think, that we may have the view that our finances are really none of God's business, which is a little bit more concerning.

[ 5 : 44 ] But do you see, do you hear society's perspective there? Because that's what we're really talking about as we seek to manage our finances, we either follow the values of society or we follow the values of the Bible.

You simply can't have it both ways. Society values the idea that you can have happiness and peace through money. That through holding on to your own money, through owning stuff and accumulating wealth, you'll find happiness.

Right? Does that sound familiar? And I would venture to say, I will preach a series at some point.

There's so many things that God is calling me to talk about, but we need to reclaim the gospel.

Because the gospel of Jesus Christ is not about how comfortable God wants you to feel or how much he wants you to own. That's called, friends, prosperity gospel.

And it's not the gospel of Jesus Christ. And yet, it is pervasive in evangelical Christianity. That God wants you to feel good and be happy and have money.

[ 6 : 57 ] It's not the gospel that Jesus proclaimed. But the Bible suggests something radically different. It suggests that if we seek God first, if we delight in God, then we seek to be content with what he has given us.

See the peace in the idea of not having to strive, not having to chase? There's a bit of a contrast there, right? Society says, get all you can and you'll be happy.

Eventually, maybe. But the Bible says, pursue God and trust that God will take care of you. It's an upside-down perspective compared to what society gives us.

But we've talked before, God's kingdom is upside down in relation to society's values. Theologian Haddon Robinson offers a great perspective on our decision to serve God or money.

Either we serve God, Robinson says, and use money, or we serve money and use God.

[ 8 : 09 ] Yet few Christians deliberately dedicate their lives to materialism. Wealth is deceitful, Jesus taught us, and its bondage is subtle.

Like the fly paper and the fly, Robinson says, the fly lands on the sticky substance thinking, my fly paper. Only discover that the fly paper says, my fly.

It's all about perspective. The vast majority of us have never been slaves. God be praised for that. Not slaves in a traditional sense.

But do you recognize in your life any time when you've become a slave to money? If you pursue wealth and possessions, that can become all-consuming.

And you'll never, as I alluded to a moment ago, you'll never feel like you have enough. Do you know why you never see a hearse pulling a U-Haul trailer? Say it with me, because you can't take it with you.

[ 9 : 17 ] You can either allow money and possessions to dominate your life, or you can reorient yourself to a biblical perspective of money.

And that reorientation can lead to experiencing the true happiness of using the money God has given you to serve Him and others.

It may not surprise you that the Bible has approximately 500 verses that talk about prayer. And fewer than 500 that talk about faith.

But it may surprise you to learn that there are more than 2,500 verses that deal with money and possessions.

2,500. That's a lot. Jesus said more about money than He did about any other topic, including heaven and hell combined.

[ 10 : 19 ] See a priority there? More than 10% of the New Testament relates directly to financial matters. And possibly one of the most misquoted, hear me on that, misquoted verses in the entire Bible.

1 Timothy 6, verse 10. It comes as part of a larger passage that begins at verse 7. Here's the passage. For we brought nothing into the world, and we can take nothing out of it.

But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap, and into many foolish and harmful desires that can plunge people into ruin and destruction.

Here's the verse that's taken out of context. For the love of money is the root of all evil. All kinds of evil, pardon me.

Some people, eager for money, have wandered from the faith and perceived them, sorry, pierced themselves with many griefs. People say, what's the quote that we always hear?

[ 11 : 32 ] The love of money is evil, right? It's essentially the quote that we get. But what Jesus is saying here, what this passage is saying, sorry, is that it's not money itself that is evil.

I think that's what we hear, what we perceive in that misquoted passage, is that money itself is somehow evil. Not at all. It is a resource. It is a gift.

It is a blessing. But it's our perspective on it and our danger of loving it for its own sake that is dangerous. So why is there such a significant emphasis on money and money issues in the Bible? Well, I believe it's because God knew full well that we would have so many challenges with it, with earning it, saving it, spending it, monitoring it, managing it, prioritizing it, investing it, and even, yes, obsessing over it.

Do you check your bank account often? Do you worry about being able to pay a bill? Do you worry about being able to hold on to savings? Those are all things that get in the way at times.

[ 12 : 44 ] And I believe another reason for the biblical emphasis on money is due to the significant impact that it can have on interpersonal relationships. You've maybe recognized that in your own life.

Money can often become the root cause behind marital tension and divorce. The potential for interpersonal conflict is a big reason we have wills and contracts and prenuptial agreements and partnership agreements.

Because people recognize that money can get in the way. And I'm sure you can recognize how you may personally think about money.

And it can become, as I suggested, an all-encompassing focus in our lives. And I'm going to say something that may make you a bit uncomfortable, but we're family, so that's okay.

How we view our finances reveals a great deal about the state of our heart and the depth of our faith and trust in God.

[ 13 : 55 ] I'll say that again. How we view our finances reveals a great deal about the state of our heart and the depth of our faith and trust in God.

The Bible relates money to the love of God as we read in 1 John 3.17. If someone has enough money to live well and sees a brother or sister in need but shows no compassion, how can God's love be in that person?

See that? As people who are called to put others first, our attitude towards money can be a pretty clear indicator of how we're doing with that, can't it?

And we can probably recognize the ability to put on the appearance of being prayerful, the appearance of being a good Christian servant, being knowledgeable about the Bible.

You probably know people like that who know the Bible backwards, forwards, and sideways. But it's awfully difficult to hide how we view our possessions or our money. That's pretty obvious in how we behave, how we act, what we value.

[ 15 : 11 ] So far this morning, we've recognized how important the topic of money is to God. And that a healthy biblical perspective on our money can actually bring us freedom and happiness.

It seems so counterintuitive, and it's certainly counter-societal, to say that not worrying about our money can bring us happiness. How is that possible? It's called faith and trust in God.

So how can we gain a healthier, more biblical perspective on our money? Well, I believe that first we need to recognize an important fact.

Giving is between the giver and God. It is virtually no one else's business. It is God's business, without question. But it's very, very important to recognize that how and where you give are critical.

So there are two types of giving found in the Bible, and this slide will kind of indicate that. So I'm going to talk about these three points here quickly.

[16:20] For most Christians, so there's the tithe, which is identified in Scripture, which is one-tenth of all we have. And people will say to you, is that before or after tax?

That's an Old Testament thing, not a New Testament thing. Do I get it all back in income tax, and I can just spend it again? And lots of conversations. But the Bible is clear. The tithe is one-tenth of what we have.

The Bible also talks about the free will offering, which is given over and above the tithe. So for most Christians, is everyone feeling uncomfortable, by the way?

I just wanted to check in and make sure. For most Christians, the tithe is what is considered to be the standard for giving. It's giving one-tenth of your income back to God, remembering that God gave it to you to begin with.

Right? It's that loosely held ownership. And remember that the act of tithing, the act of giving, is not anything to do with God needing your money.

[17:24] Can you recognize that? Giving back to God is about faith and trust, not about God is coming up a little short this month. Right?

Giving is about demonstrating our faith in God, our faith that he has provided everything that we have. He will continue to provide for our needs, and he will do that according to his will and not ours.

Does that make sense? And it's also important, as I said, to recognize when we give. The tithe was originally connected to the idea of first fruits, and you may have heard that in church talk or sermon talk or Bible talk.

First fruits. So that's the first of anything that came from God. People recognize it came from God. The first fruits were released back to him to use according to his will.

So when you give to God, you should give to him first. So if it's helpful, think of it in terms of the first amount you set aside, the first check you write, the first withdrawal you make after God has provided for your needs.

[18:48] That's first fruits. So another way to think of it is when I get paid, when God has provided for my needs in that way, the very next thing I should do is to release at least 10% back to him.

And I want to suggest to you that the tithe, 10% of what God has provided you, should be your starting point. You can't out-give God.

Try it. Try it. The free will offering is another biblical concept that's intended to be given over and above the tithe.

And I want us to recognize something that's potentially obvious, but maybe not. The biblical perspective on giving is that it's intended to be proportionate. So let me clarify that.

Obviously, if your income is larger than someone else's, or your income increases over time, the amount you return to God should be equivalent.

[19:51] Does that make sense? So our tendency can be to hold on tightly. We hold on tightly to so many things in our lives. And particularly when it comes to giving, we tend to, I believe, think in terms of, well, once I've paid my bills, once I've set aside money for my vacation, once I've contributed to my RSP, then I'll give God a chunk.

Ish. But have you ever noticed that when you start with that perspective, the pot of money tends to dry up even before God gets his cut?

Right? And I believe that people can perceive tithing or giving as somehow tipping God. You with me on that?

Throwing some token amount of money his way. When he has given everything to us, including his only son, given all those things freely, all his blessings are free to us without conditions or reservations of any kind.

But as you consider giving to God first, it's okay to recognize the thoughts and feelings that come into your mind. Well, what if something comes up and I need that extra 10% I already gave to God?

[21:18] Or if God doesn't really need my money, Pastor Kent, will it make any difference to him whether I skip it just this once? Friends, this is a slippery slope that leads to clenched fists and closed hearts, I believe, where God is calling us to trust him with open hands and hearts.

Open hands and hearts that are oriented towards what he has planned, what he is doing in the world to make a difference with the money we have returned to him in faith and in trust.

So reflecting on that non-renewable resource of our time, as we did in this series, I believe we can spend so much of that time focused on earning a living, worrying about our expenses, worrying

about bills, and not having the proper perspective on money.

I believe that's very easy to do. As someone once put it, you can't win. If you run after money, you're materialistic.

If you don't get it, you're a loser. If you get it and keep it, you're a miser. If you don't try to get it, you lack ambition. If you get it and spend it, you're reckless.

[ 22 : 44 ] If you still have any left over after a lifetime of work, you're a fool who never had any fun in life. What a world perspective on money, right?

It summarizes all the perspectives right there. And doesn't it sound exhausting? As we've talked a few times already during this series, we may need to constantly remind ourselves of the core truth at the center of the entire issue of stewardship.

God is the owner of all things. All that we are, all that we have, comes from him. And I hope you're able to see that how we can tend to have a pretty limited perspective on how God can and will provide for our needs.

I'm sure I can ask each of you of times that God has shown up in ways that blew your mind when you least expected it and desperately needed it.

I guarantee there's a 100% chance that all of you have a story or many stories like that. So please don't misunderstand me here.

[ 24 : 02 ] As I said before, I'm not saying somehow God will make you rich or that God will give you everything you could ever dream of having in life. That is not what the Bible says.

Our God is not a genie who will grant our wishes. But we are constantly, honestly, are we willing to take God at his word?

Are we willing to take the fact that God says he will provide for us more than he provides for seemingly insignificant things? The Bible talks about how God cares for creation and birds and grass.

Are we not more important to him than those things? The Bible tells us we are. Can you recognize that the hold that stuff has on your life, things have on your life, money has on your life, can you recognize that the hold it can have on you can be tight?

A tight grip on your life. And can you recognize also that it can be truly freeing and liberating to reorient our priorities in a slightly different way?

[ 25 : 26 ] And as we seek to recognize God as our provider and sustainer, we can become more and more free from a false trust in money alone.

And in our own responsibility to generate it. Have you felt that in your life? I've got to make money. I've got to make sure my needs are looked after.

Do you? Friends, money can be a really useful resource. But it also has limitations.

It's been said that money will buy a bed, but not sleep. Books, but not brains.

Food, but not an appetite. House, but not a home. Medicine, but not health. Luxuries, but not culture.

[ 26 : 23 ] Amusement, but not happiness. And hear this. A crucifix, but not a savior. As we learn from 1 Timothy 6, verse 7, for we have brought nothing into the world, so we cannot take anything out of it either.

If we recognize God as the true source of everything that we have, and that we're called to demonstrate our trust and faithfulness by holding loosely to what he has given us, and to release a portion of it back, then where should we give?

Feels like a long sermon. I'm wrapping up soon. Well, God doesn't specifically need your money. Here it comes.

Your church does. And that has been the intention and reality of Christian community from the beginning. This is not a new thing. When you're committed to a local church, your initial giving should be to support the ministry of that church.

That's what it means to be in community together. And I want to recognize something right now, that I've been truly humbled by the way people from our church have continued to give generously throughout the pandemic.

[ 27 : 50 ] That's a two-year marathon. And even folks who have not felt safe to come to church in person are still giving in support of God's work here.

God is good, and he is at work. You may give to support other organizations or causes as well, and that's a good thing.

But your church, the community to which you belong, needs to be a focus of your giving. And I'm going to tell you something. Your heart tends to follow where you're giving.

So don't be surprised if as you give to the ministry of your church, you feel a closer connection. And I'm not saying a sense of entitlement or ownership, but a sense of connection because you are partnering with God in what he's doing in this place.

And just as you're called to be a good steward of the money God has given you, the church leadership, the deacons, the elders, the council, the board, myself, we are called to be good stewards of what the congregation has entrusted to us on God's behalf.

[ 29 : 06 ] We are called to look for guidance and direction on where these resources may have the greatest impact. So when you give to your church, you are supporting ministry in so many ways.

You're helping to maintain our buildings. You're helping to support staff and their families who have been called to serve God with their talents and their skills. And you're supporting other ministry financial commitments that our church supports as well.

Gull Lake Camp, our denomination, CBM, Canadian Baptist Ministries. You are supporting initiatives that God is doing through our church and through our denomination.

There are also at times, we're not doing too much of that right now, but there have been times to give to support specific projects. People have given to renovate the nursery.

People have given towards my office being renovated when I started. Lots of different special projects like that which are encouraging and do other things for ministry.

[ 30 : 11 ] So friends, when you give, consider your tithe, consider your first gift to be used for the overall needs of the church.

And as you feel called to give to other things, to specific things, make that a love offering, a second gift. So God creates opportunities.

He provides resources to fund and support them. And then the Holy Spirit helps us to make wise decisions that will have the greatest impact on God's plan for the ministry of our church.

So I encourage each of us to trust that God knows what's best for us and he will provide for our needs. And knowing that, we can be faithful in giving back to God first.

for God's work in our church and through our church to the world at large. And over the course of this series, we've reflected on the many resources God gives to each of us.

[ 31 : 19 ] Our time, our talents and skills, and our money. And he gives those things, as we've talked about, in the perfect quantities we need to accomplish the unique, special plans he has for each of us.

None of that happens by chance. So friends, seek to be wise managers of what God has given you. Ask him to guide you in the best way to use those resources.

And as you continue to reflect on the many blessings God has given you, it's my hope you'll now have a better sense of how you can use those precious resources to bless others and to bring glory to God.

I'm just going to close with a little story. It's about a man named William. He came to the United States from England with his family and he wound up starting his own soap business, soap, you heard that right, in New York in 1806.

As someone who believed in God, William anchored his business in the principle of giving back to God as his business grew. He not only gave one-tenth of his company's earnings, but then two-tenths, then three-tenths, and ultimately five-tenths.

[ 32 : 49 ] I'm bad at math, 50%. 50% of all of his income from his business to God's work in the world. And God continued to bless this man's business.

Worldwide sales of his company's products now total more than \$9 billion annually. And their products are available in more than 220 countries and provinces around the globe.

Maybe you've guessed. That man was William Colgate. Colgate's commitment to God and his recognition of the importance of keeping his personal fortunes focused on God first is something all followers of Christ can and should learn from.

My prayer for each of us is that we might gain the same perspective on what God has given each of us and to seek faithfully to return a portion of it back to him.

My friends, trust that God will provide for your needs. But hold on to what he has given you, not with clenched fists, but with hands that are humbly open and seeking his will.

[ 34 : 12 ] Amen.