

A Balanced Lifestyle & Focus

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[0 : 00] big week for generosity in our country. Mining magnate Andrew Forrest gathered the media and politicians and anyone else who would listen and announced that he was going to give away \$400 million of his personal fortune to a variety of charities and needs around the country.

It will be the largest single donation by a living person in Australian history. Prime Minister Turnbull declared that the donation was an extraordinary act and an example of love and generosity and leadership. And Forrest went on to say himself that all of us who have done well in life have been blessed by good fortune and so the generous person, the loving person, gives back. It's a large amount of money, \$400 million, and for some great causes, and there is a bunch of good reasons, I think, to give thanks for such a large injection of funds.

I'm not sure if the timing was worked out by him or someone else, but three days after the announcement of his \$400 million donation, the Australian Financial Review released its annual rich list. Andrew Forrest ranks as the sixth wealthiest Australian with a personal fortune of \$6.84 billion. Forrest said that now that he was in a better financial position, he was able to be generous. That's what I would call an understatement. If he was in that moment, which of course they never do, it's always pledged to give down the track, but if he in that moment decided to whip out his checkbook or his Amex, gold, platinum, Amex card, whatever it is he's got, and sign over \$400 million, he would still have \$6.44 billion left and he wouldn't slip a ranking in the Australian rich list.

Forrest's statement that he's, now that those who have, that he's financially secure, he can afford now to give, is how most Australians operate and it's the assumption of Christians as well. The assumption is that we cannot afford to help. It's in fact one of the largest roadblocks to us doing what we've been encouraging to do and that is love our neighbour. It's what the Bible calls us to do. In fact, if you look at research in this country, there are the two top reasons why people only give \$200 a year annually. On average, \$200 a year annually to charities in this country. Reason number one, that they're not sure that the people who are going to be the recipients are actually going to abuse it.

[3 : 08] That's number one. We dealt with that a couple of weeks ago. And secondly, the second reason, can't afford to give. Maybe that's the assumption that you work with. Now I noticed, having looked at the AFRs and your rich list, that I wasn't on it. Came as no surprise. I am, however, on the global rich list.

That may be a surprise, but so are you on the global rich list. If you go to the website, global rich list, you can actually type in your income or alternatively your assets and push the button and it will calculate for you your global financial position. I'd encourage you to do it after service for all you people reaching for your devices right now. Now Nat and I are ranked as the 5,398,394th richest people in the world in terms of income. That is, Nat and I are in the top 0.09% of the wealthiest people in the world in terms of the population. That is, there's 7.5 billion people who look up to me and go, I wish I was Steve. Well, technically, but... And yet a financial advisor on the North Shore recently said to Nat and I, Steve, you're a pastor. Nat, you're a teacher. You're not giving me much to work with here. You see, when Jesus speaks about rich people, he's not talking about the Andrew Forrest of the world. He's certainly including them, but he's talking about people like me and you. If you're a student, for instance, you know, university student, you're living off the government. They're paying you, you know, an allowance to be a student. You are in the top 16% of wealthiest people in the world. He's talking about you as well.

Now the parable of the Good Samaritan, Luke 10, being the foundation text for our mission month for the last five weeks. The purpose of the parable of the Good Samaritan is to answer the law expert's question, who is my neighbor? And we are told, well, this is not the only question he was asking.

He was also asking, what must I do to inherit eternal life, you know? And so who is my neighbor? And we are told the man was seeking to justify himself. He wanted Jesus to reduce the command to love your neighbor down to an attainable limit. Just make it easy for me to do this, Jesus.

[6:06] Jesus responds with this story that makes the Samaritan, the bitter enemy of the Jews, the hero.

This is a Samaritan. Two senior Jewish people walk past. It's a Samaritan who gives aid. And Jesus' answer is clear. There is no limit to who is your neighbor. There is no limit to mercy. And we are told to love in word and deed anyone we find in need. That is the standard that the love of God requires.

That's the standard that the law of God requires in terms of our love. It's a standard which is unattainable. And as I said a couple of weeks ago, you see, Jesus' true goal was to show this law expert that he was in fact a man of deep poverty.

In order for this man to recognize that he needed to seek spiritual riches in the mercy of God.

[7:14] So what's this mercy that Jesus has prepared this law expert for? Here it is. All of humanity. This is what I said two weeks ago. I'm just repeating what I'm saying.

All of humanity is like that man beaten on the road, lying in their own blood. They are awaiting death. In fact, the Bible says that we're already spiritually dead.

We are spiritually bankrupt. We are lost. We've got no power to bargain our way out or to deal out of that situation. And yet so God comes in and he provides spiritual health and wealth and healing and life.

And the way he does it by putting his son on the road, he swaps places. He impoverished his son, the Lord Jesus, on a cross so that all of the riches and the health and the righteousness and the life of Jesus is given to those, transferred to those who trust in Jesus.

2 Corinthians 5.21 reveals the merciful transaction really clearly for us. It said, God made him who had no sin to be sin for us so that in him we might become the righteous of God.

[8:24] God swaps. A couple of chapters later in 2 Corinthians, Paul puts it in economic terms. For you know the grace of our Lord Jesus Christ that though he was rich, yet for your sakes he became poor so that you through his poverty might become rich.

You see, the foundational core element of the Christian faith is that though Paul, spiritually bankrupt, dead, we've been made alive, we've been made rich in the mercy of God through the Lord Jesus.

It's not something that we've done. We haven't earned it for ourselves. We have bargained for it. God has just graciously given it to us. God has just graciously given it to us.

God has just graciously given it to us. God has just graciously given it to us. You see, when a Christian, as we just referred to here in the Grace Ministries, when a Christian sees a prostitute, when they see an alcoholic, when they see the prisoners, when they see the drug addicts, when they see the homeless and the refugees, when they see the broken, when they see the broken, when they see the destitute, they know in that moment they're looking in the mirror.

It doesn't care. It doesn't matter how well off you are. It doesn't, you know, you lived your whole life in upper middle class. You know spiritually that's me. I am destitute, broken and helpless.

[10:12] I need someone to intervene for me. And the second powerful effect that the gospel of grace has on a person is it creates a life of radical generosity. That's my focus tonight.

But the aid that the Samaritan rendered the injured man was expensive. Luke 10.35 says, So we know that he clearly ignored his schedule in order to help.

Wherever he was heading on that particular day along the Jericho Road, he didn't get there because he ended up in a hotel looking after this broken bloke. He also risked his own safety to stop on such a dangerous road.

Who know? The robbers are waiting for someone to offer some help and they're going to pounce on him as well. He took the man to a hotel where he cared for him during the night. The next day he goes to the hotel manager and says, Book the room for as long as the guy needs to recover.

Bring him his breakfast in bed and lunch and dinner and whatever it needed for him to recover.

Basically, what we're seeing here is his mercy was open-handed because it says, When I return, I'll reverse you for any extra expense you may have.

[11:40] Open checkbook. Open checkbook. Open checkbook.

It's a picture of the limitless nature of God's mercy towards us. Now, the past number of weeks, we have been looking at this issue to love your neighbor.

What does it mean to love your neighbor? And far from trying to narrow it, it's actually broadening what it means to love our neighbor. And there should be one big question for us as we get to week five.

And that is, is it possible for us to actually love our neighbor, to fulfill this biblical mandate without altering our lifestyles? Schedules, security, comfort, financial commitments ultimately get in the way of us loving our neighbor.

Christians are no different than the rest of Australian society. Can I actually afford it? Our lifestyle, I want to suggest, gets in the way and our lifestyles need to change if we are to fulfill the biblical mandate to love our neighbor.

[13:05] Now, over the years, there have been many proponents of Christians adopting a simple lifestyle. Proposably the most famous historical model was John Wesley.

When Wesley died, his estate consisted of one coat and two silver spoons. One coat and two silver spoons. The government knew that he had an enormous amount of income coming in.

In fact, the sale of his sermons and his books meant that he earned as much as 1,400 pounds annually towards the latter stage of his life, which in today's terms is \$331,000 Australian dollars a year.

That's how much he was earning. And so the government knew that and they were kind of concerned that he was squirreling it away somewhere rather than paying taxes on all this stuff or something, squirreling it away.

So they ordered him and said, and the order came back, he's got one coat and two silver spoons. And they said, that's ridiculous. He must have silverware somewhere. And they kept pursuing him and discovered he actually had one coat and two silver spoons.

[14:24] And that was part of his proposal. What he wrote back to the government, I got one in London and one in Bristol. One spoon here, one spoon there. And when his income increased 40-fold over the years, his lifestyle didn't change.

Unlike us, where our ambition is to get to higher and higher levels of lifestyle, greater levels of comfort. He was able to maintain the cost of his living at 40 pounds a year throughout the course of his life.

That's \$10,000 Australian dollars a year, even when his income was \$331,000 a year. He gave in excess of, in today's terms, something like \$7,500,000 away.

He once wrote, That's when I'm diet dead and it's in my will. If I leave behind 10 pounds, you and all of mankind can bear witness against me that I lived and I died a thief and a robber.

In a sermon on Matthew 6, Aad 19-23, Your silence tells me this message is really important for us to hear.

[16:00] The idea of a simple lifestyle wasn't just confined to Wesley. It's the common teaching in the evangelical churches of the 18th and 19th century. The great hymn writer and pastor John Newton was writing to a young husband who was seeking advice from Newton about, How much should I give to the poor?

And Newton firstly expresses his displeasure at the way that Christians and non-Christians handle their money in exactly the same way.

There's almost no difference in the way they handle their money. He wrote, Newton then went on to urge a simple lifestyle with this young husband.

Number one, Hebrews 13.5 says, We cannot be happy if we are not free from the love of money and from covetousness, which is defined as a continual drive to increase our standard of living.

A continual drive to keep up with the Joneses, whoever they are. All the forests. Now Hebrews 13 is not very specific in terms of understanding what a standard of living is.

[18:38] 1 Timothy 6, which Jimmy read out for us, is more specific. It says, Now some would suggest that food and clothing instead of food, sorry, it's more food and shelter instead of food and clothing is a better translation.

But I think you can roll three of those things in if you like. Paul is saying here that we need a lifestyle, I think fundamentally, which is sufficient enough to preserve our health in order that we might pursue the good deeds which God has prepared in advance for us to do.

A lifestyle where we don't live beyond our means, which is the standard practice in this country.

We are getting more and more and more in debt to try and keep up with the Joneses. The average Australian is spending 8% of their income just, just in bank interest. Not even reducing the debt. Just in bank interest. So it's not living beyond our means, which is our habit.

[19 : 58] And it's not living within our means, which generations older than me used to say, like my parents, you've got to learn to live within your means. They've got to learn to live within their means. What the Bible is saying, no, no, live below your means.

Not within your means, below your means. And with that, it says we can be satisfied, we can be content. The word content occurs in both Hebrews 13 and 1 Timothy 6.

It's a word that means genuine soul satisfaction. There is no anxiety. There's no gnawing regret or resentment towards people who have what you don't have.

The difference between the Christian and the non-Christian is a trust in God for material provision. 2 Corinthians 9, 6 and 8 and 9 is explicit in this.

It says, Now, that doesn't mean that the Christian has got no motivation for making money and increasing their income.

[21 : 23] I believe there's good motivation for it. There's at least two that I can think of. Firstly, there is the pursuit of excellence in your work.

The Bible calls us to be skillful. It calls us to work hard as his disciples in a way that glorifies him and in a way that loves our neighbor.

And what often happens is that income increases with hard work. That doesn't always happen, especially if you work for the government. But income increases with hard work.

But it's a consequence. It's not the motive. It's the consequence. Proverbs 23, 4 says, Do not wear yourself out to get rich.

In other words, don't work hard to get rich. Work hard to glorify God and love your neighbor and riches may follow. The second motive to increase income is to be fruitful in good works.

[22 : 30] Paul was referring to the thieves who had become Christians when he wrote in Ephesians 4, So what he's saying there is work and money, and it's accumulated strictly for doing good works of mercy and spreading the gospel of the Lord Jesus.

Matthew 6 makes it clear that wealth is not to be stored up for ourselves. And so some of us may be sitting here and go, Well, what then?

You know, if I just go home now and disperse it all? And for those who don't have any disperse, maybe looking at those who do, or you suspect they do, and you're thinking, Well, there's a wicked person.

There's a lack of love and mercy. I don't think the Bible supports either idea. The Bible tells us several things about wealth.

Firstly, 1 Timothy 6.9 says that those who want to get rich fall into a trap. And yet, in the same chapter, it says, 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 good for our enjoyment.

[24 : 07] 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 treasures for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

What Paul doesn't do in 1 Timothy, he doesn't say, You rich people, stop being rich. Stop it. He doesn't say that.

He does, however, want them to think biblically about their wealth. He tells them that God gives the wealth, and so the rich should not become arrogant. I think that's difficult for us to do.

We often think that we get rich because I've been really smart, made some really wise investments, I've worked really hard, and so I've got here and I've deserved it. The biblical perspective is that hard work and those efforts, those abilities, have been provided by God, and are the means by which wealth is accumulated.

And then in verse 18, he tells the rich people to use their money so as to be rich in good deeds. Now, this is not mere tokenism here.

[25 : 17] This directly echoes Jesus from Luke 12. He says, Sell all your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys.

And again, in Matthew 13, he issues a very strong warning. He said, So my prayer for you right now, in the depths of my heart, is that Satan will not steal that word that's being planted right now because of the deceitfulness of wealth.

Disposable wealth not put to use in God's work will threaten the very roots of a person's spiritual life. That's how strong the warning is from Jesus.

What we must conclude from both Jesus and Paul is that while there may be rich Christians, there's no argument against rich Christians.

While there might be rich, there should, in fact, I think, be rich Christians, there should not be rich living Christians. Middle and upper income Christians are not required to give away all of their money and their assets, but they must invest in good deeds rather than in their own comfort.

[26 : 57] You see, a good steward of the Lord knows that wealth, if it is held and managed properly, will produce more good deeds over a long period of time than someone who has a pang of guilt and signs it all away.

They know that that's the impact. But be careful. Be careful when you hang on to it. You're hanging on to hot coals and they burn.

Matthew 6, 19 says that wealth is wrong if it's spent on comfort and security. It's wrong and it's destructive if we build it up so that we can say, as the man in Luke 12, 19 says, you've got plenty of grain laid up for many years.

Take life easy, eat, drink and be merry. And that very night, his life was demanded of him and God said to him, you fool, you idiot.

Notice though that the call here to be content, to live a moderate lifestyle is written to both the affluent and those who have little in 1 Timothy 6.

[28 : 13] It's written to both of them. 1 Timothy 6, 6-8 instructs the poor not to resent their lack of riches, but in fact to be content in their modest economic state.

And his appeal instructs the rich not to be proud, but to voluntarily be satisfied with a more modest standard of living.

It's to both. So let's try and get some balance. Two principles on a balanced lifestyle.

Firstly, in terms of loving our neighbour, what does it look like to love our neighbour? I'm convinced that loving your neighbour requires us to give until we feel the burden of our neighbour.

The 17th century American pastor and theologian Jonathan Edwards gave a very vivid illustration on this issue. Because interesting, back in those days, he was confronted with a bunch of people saying the exact same thing, they can't afford to give.

[29 : 27] He says, a poor man's walking along with a burden and it's a burden of discomfort and inconvenience. And when a Christian comes along and says to that poor man, I can't afford to help you, poor man.

They're actually saying, in that moment to that poor man, if I was to help you, poor man, I would have to take some of your burden off your back and put your burden on my back. I'd have to carry some of your burden for you.

And I can't afford to do that. And Edward says, Christian, is that not the point? That's exactly what you're called to do.

Is that not what Jesus has done? Didn't he come into this world, take the burden of our sin upon himself, take it to the cross? What he's saying there is that if I was to help you, poor man, it would require me to come into my lifestyle.

And Edward says, that's exactly the point. That's exactly what the Christian's called to do. In other words, some of the poor man's burden is going to slither over onto me, the helper.

[30 : 47] This means the helper would not be able to take the vacation that they want by the car that they desire. And Edward would say, that's exactly the point.

That's exactly what the Bible's calling us to live out. If you're giving to the needy, does not burden you or cut into your lifestyle in any way, Edward says, you just got to give more.

You got to give more. That's why he says there should be no poor Christians in the church. I think what Edwards would say is you can give away \$400 million and it will do a great deal of good.

But if it hasn't done a dent in your life, or made any sort of dent in your lifestyle, if you don't in any way take on the burden of those who are giving the money to, then you can call it big, you can call it kindness, but you cannot call it radical generosity, which is a value that we have in this church.

You cannot call it biblical generosity. This is the biblical principle that has ramifications for every one of us.

[32 : 06] Edwards would say to the family that can give away 10% of their income without denting any of their lifestyle at all, must in fact give more. This is a word, I think, to those who suggest that all they need to do is give 10% of their income, they don't need to give any more than that.

Bearing in mind that research shows that only 5% of us can ever claim that because only 5% of Christians actually give 10%. It's interesting, in the United States where the tithing is big, really, really big, 90% of Christians, evangelical Christians in the United States, say that they believe in the biblical principle of tithing.

5% of them actually do it, which means 5% of them actually believe in the biblical principle of tithing. The principle is this, how can a person who makes 500 grand a year spend \$450,000 on their home, their wardrobe, their holidays, their possessions in light of 1 Timothy 6, Hebrews 13, and Galatians 6.2.

That's the argument of John Piper in America. He wrote this, It is a biblical truth beyond all dispute. All of your money is God's. Psalm 24.1 And has been loaned to you, to me, as a steward to use in ways that maximize the glorification of God's mercy in this world.

That's Matthew 25, 14 to 30. And it is irrational to think that giving 10% of that money to church settles the issue on good stewardship.

[33 : 41] in a world of such immense need and in a country of such immense luxury and under the commission of such a powerful Lord, the issue of Christian stewardship is not, should I tithe or should I not tithe?

But rather, how much of God's trust fund dare I use to surround myself in comforts? That's the issue.

That's the first thing. We need to give until we feel the burden of the needy. Secondly, this is the other side of the equation.

We must not be so unwise that we or our families become liabilities to others. This, I think, is one of the most difficult balances to strike.

On the one hand, we hear John Newton say you're not to save a lot of money. On the other hand, 1 Timothy 5, 8 says anyone who does not provide for their relatives and especially their own household is in either faith and is worse than even an unbeliever.

[34 : 53] And so, wisdom tells us that we must not give away our income so that our children become, and even ourselves, become financial burdens for others.

It's no good for me to hand away everything, write tonight, sign everything away, I own nothing, you know, give my coat and, you know, walk out of here with my jocks on and everything's gone and then I'm calling you up tomorrow saying, have you got anything for breakfast?

That's not wisdom. That's not wisdom because I'm becoming a burden to you. Roles have just been swapped. I would suggest that that, however, is a problem for very few of us.

I think we have this self-deceiving way of rationalising, a tendency to rationalise too much investment in our family rather than in the poor.

We tend to turn comforts and conveniences into necessities. They become, over time, necessities. For 10 years, I was a gold frequent flyer and I hated it but one of the benefits of a gold frequent flyer was you got free membership to the Qantas Club.

[36 : 17] So, I mean, I'd go to the airport, all the plebs are out there and I'd go in the Qantas Club and I realised that I was one of many plebs in the Qantas Club. Nothing particular special about it at all over time. When I took a step down and I became a silver frequent flyer, I lost membership to the Qantas Club.

I walked past and all of a sudden I was one of those plebs again and the massive temptation for me and I succumbed to it for a couple of years was to pay for Qantas Club membership.

Just something that was a luxury became some reason a necessity and I've now discovered it's quite possible to fly Jetstar and not be a member of the Qantas Club and still get to my destination. Haven't quite made it to Tiger but let me tell you, our children are well provided for if they are clothed, they are fed, they are schooled, they have a roof over their head and they have access to medical attention.

Gymnastics, music lessons, overseas holidays, designer clothes, I think birthday parties, holiday homes, iPods and that add-on TV, 60 square metres of backyard are not necessities.

[37 : 35] They're not necessities. We teach our children a magnificent lesson when with them, as a family, we help them to surrender conveniences and comforts for the sake of helping someone else.

We collectively make that decision that we're going to surrender this, ribs and burgers, we're going to surrender that in order to help those people there. So perhaps it's best not to call this simple living but in fact to call it justice living.

Simple living is a helpful term but it carries the idea that it's an option for us. What the Bible is calling us to is not an abstract exercise in self-denial but rather to a means to an end in direct ministry to our neighbours.

how then do we determine what we are to give away? Simply, radical generosity cuts into our lifestyle in such a way that we feel the burden of our neighbour.

And this is a calling for every person and family and church in Christ to live below their means in order to love our neighbour. To live below our means in order to love our neighbour.

[38 : 53] So let me point to you why I think this is so crucial for us as a church and why we need to get this and why we need to work to work below our means. Number one, our own parish income is behind by \$10,000 and we're not even halfway through the year yet.

Our mission giving is \$10,000 behind what it was this time last year. As of the middle of this past week we've only raised \$6,500 of our \$15,000 target ironically to love our neighbour.

Only \$6,500 of that. \$4,000 of it has come from three sources. In the last couple of weeks we've been hearing from Darian and Vanessa Clintons about their work in Africa.

we are one of three supporting churches. That's a big responsibility that we have. One of three supporting churches. Their monthly expenses are \$4,000.

I don't know many families who operate with that level of expenses. Certainly not in this area.

\$4,000 a month. It's not very much. Their support account currently has \$2,000 in it.

[40 : 16] less than two weeks support for them. And if it's not there they're home here at the moment. If they're in Africa it means they come home.

So friends we've got some work to do. I want you to go away and so dwell on the grace and the mercy of God that it results in you moving your lifestyle downwards in order that you can give more and more for the glory of God and for the love of your neighbour.

Jesus and the apostles considered money hazardous and helpful at the same time. It's hazardous and therefore I encourage you to put limits.

Put limits on how much you keep for yourselves. Don't ever put limits on how much you make. I want to encourage that. Pursue that. But put limits on how much you keep for yourself. But it's also helpful which means you get the incredible joy of giving more and more to loving your neighbours and bringing glory to God.

Let me tell you that that will be a decision that you will never regret for all of eternity as you build up treasures in heaven.