

**Christ Community Covenant Church
Stewardship of Life: Investing in Eternity
Dave Scherrer – November 11, 2012**

- 1. How should I feel about money?**
- 2. How do I get my money?**
- 3. How do I spend my money?**
- 4. How do I give my money?**

How should I feel about money?

Does the Bible say anything about that? Well, you know it does. And I'm just going to briefly introduce the subject, because we want to dwell on the fourth one. But the Bible says a lot about how we feel about money. First of all, it says we are not to love it.

In **1 Timothy 6 in verse 10** it says,

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

"The love of money is the root of all kinds of evil." We are not to fall in love with money. Now that is not an easy thing since it's around us all the time. Another thing the Bible says in regard to how feel about money is that we are not to trust money. That is we are not to put our confidence in our money.

In **1 Timothy 6:17-19** it says,

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

We should ask ourselves who are the "rich in this present age"? If you have \$50,000 annual income or more you along with Bill Gates are in the top 1% income in the world. If you have \$1,500 annual income you are in the top 24% of world income.

So here is a problem for us; the Bible tells us that we are not to seek to be rich. We are to seek to honor God. If He desires to make us rich, that's His business. We're to seek to work as hard as we can, do the very best we can for His glory. If He desires to make us rich in response to that, that's His business.

How do we get our money?

***We are not to Steal, Defraud, Gamble or be Usurious
We can receive gifts, inheritance or work to earn it***

The Bible also says that we're not to gamble for it. And this, of course, I think, is an inference in the Scripture from the standpoint that if you trust the sovereignty of God and the providence of God, chance has no part in it.

Work and Rest –

Exodus 34:21 "Six days you shall work, but on the seventh day you shall rest. In plowing time and in harvest you shall rest.

How do we spend our money?

We must take care of our family and the needy, pay our debts, live simply.

Paul said in his letter to his friend Tim, "That if a man doesn't provide for his household, he's worse than infidel." That's pretty serious talk. So we work to take care of those we love. And the Apostle John said in 1 John 3 that if you see your brother have a need, and you don't meet his need you're not even a Christian. "How is the love of God in you?" Instead what is expected of those who follow Christ is that we are careful not to spend more on ourselves than we ought. You may want a formula for that, but there isn't one. Just remember, it's not our money. We do not have the right to willy-nilly spend His money on ourselves. Not a dollar, at least not without asking! So all that sets the stage for giving.

How do we give money?

Tithing vs. Grace Giving

Tithing is giving ten percent of your income. In the Old Testament it was commonly offered out of the first of your harvest, so that you made sure that God got his share. That is where we get the saying "first fruits." In the New Testament we have no direct command to tithe. Instead many call it grace giving or freewill giving. The idea here isn't give as much as you feel comfortable with and then spend everything else on yourself, not that kind of free. It is more like feel free to not be held to the legalistic minimum of ten percent. Each of us is to give as the Lord leads us. But that means we are supposed to be listening and obeying.

Did you know that Christians that live under grace giving give significantly less than a tithe? About 2.6% of our income. Since we have been freed from the law, we give less. Did you know that the poor give more money proportionally than rich people do? Did you know that if for the last three years everyone here had been meeting God's minimum requirement for giving of 10% we would be paying cash right now for our building?

Sometime today you will either hear one of two voices. You will hear a voice of fear and guilt and perhaps even a "Who does he think he is telling me how to spend my hard earned money?!" Please hear another voice, the voice of the loving and beckoning Spirit saying "This is what you want, admit it, your spirit agrees with my Spirit. Make giving a happy part of your lifestyle. For your own joy and peace, give as much as you can." This is the voice I hope you hear through me.

Here is the point:

2 Corinthians 9:6-7

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

Jesus always had a way of ramping things up. If someone asked for your shirt, give him your coat too. If they wanted you to walk a mile with them go two. If you were simply angry or lustful in your heart, then it was the same as murder and adultery. You see, the expectation, in fact, *the command* to give is essential to the deep Christian faith.

So let's summarize what we have learned for the last few weeks and apply it to giving by looking at these 6 principles:

****The Treasure Principle: You can't take it with you, but . . . you can send it on ahead.
Key #1: God owns everything - I'm His money manager.***

**The Treasure Principle, Randy Alcorn*

Scripture talks very clearly about God's ownership.

Psalm 24:1; Leviticus 25:23; Haggai 2:8

The earth is the LORD's and the fullness thereof, the world and those who dwell therein. The land shall not be sold in perpetuity, for the land is mine. For you are strangers and sojourners with me. The silver is mine, and the gold is mine, declares the LORD of hosts.

God is making it pretty clear. Right about now you may be saying, "Wow! I guess I don't own anything but myself." Wrong! Remember we learned last week that "You are not your own" - we don't even own ourselves! Stewardship is about the fact that I am God's money manager and He trusts me enough to put my name on the account with His and I need to be careful not to embezzle His money or misappropriate His funds. Scripture also says, "Remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:18). You and I owe every skill and talent and every financial success that we have to our Creator. Do you agree with that? Is that absolutely true? It's life changing to think of them in those terms. "Now it is required that those who have been given a trust (that is, the steward or money manager) must prove faithful" (1 Corinthians 4:2). Not always is he successful but certainly he must be faithful, so none of us is self-employed; none of us is our own boss. We report to Him, and He gives us our job performance evaluations.

KEY #2: My heart always goes where I put God's money.

Solomon said, "The abundance of a rich man permits him no sleep" (Ecclesiastes 5:12). Why? Because his heart is where his treasure is. And he can't rest securely until his treasure rests securely. Earthly treasures are always at risk until we give them over to our Lord, and then they are secure in His hands.

Jesus said,

Matthew 6:21 - For where your treasure is, there your heart will be also.

Jesus is saying, "Show me your checkbook, show me your Visa statement, show me your cash receipts, and I will show you where your heart is." So what do our financial records say about where our hearts are? Where we put our money does not simply show where our hearts are, but it also determines where our hearts go. Let's say just this week you have been thinking about buying stock. Last week there was an article on Microsoft and you weren't all that interested. But today you buy up 20 shares of Microsoft and there is an article on Microsoft; now that you are a shareholder, you have to find out what is going on. You have vested interest in the company. When you put your treasures somewhere, there your heart will follow.

Let's say you want to have a heart for your church. Let's say you want to have a heart for missions. I have had many people say this, "I really wish that I had a heart for missions." Jesus tells you exactly how you can get a heart for missions. How? Start giving to someone overseas and your heart will follow, every time. Become an investor in God's Kingdom. Buy up shares in God's Kingdom through generous giving.

KEY #3: Heaven, not earth, is my home.

Paul reminds us that, "Our citizenship is in heaven". We are made for a person and we are made for a place. Jesus is that person and heaven is that place. We will never be satisfied with any other person less than Jesus, and we will never be satisfied with any other place less than heaven. Scripture says that we are here for just 80 years or less and that is not much more than 80 days. So, let's not spend too much time fixing up the hotel room. Sure, there can be an aesthetic thing here or there. That is understandable. I'm not saying that we can't have anything, but I am saying that we should wire it on ahead because we aren't going to be here much longer.

This next point builds on this idea that this is not our home – since this is true . . . I should live for the dot not the line.

KEY #4: I should live not for the dot, but for the line.

Life here on earth is like a dot. A finite point in space. But from that dot begins a line that extends for all of eternity and is never going to end. We are going to spend eternity in one of two places, heaven or hell. For all of us who have experienced the grace of our Lord Jesus Christ, we are going to spend eternity in heaven, and that is a great and powerful thing. So let's learn to live for the line, not the dot. Now we all live in the dot, we can't help that. This is where we are. But if we are smart, while we are living in the dot, we are going to live and give for the line. We give so that other people who need to hear the Gospel can hear it. So that those who need to be fed and clothed are taken care of. So that those who are suffering from AIDS can have medicine and comfort. I think it is grand that the very thing that results in our receiving reward of treasures in heaven is that which is most giving and helpful to other people who are in need. So, it's really the very opposite of selfishness. It's just that when we serve God and help others, it is also in our best interest.

Imagine that you are alive at the end of the Civil War and you were living in the South while your home was really in the North. While in the South, you had accumulated a large amount of Confederate currency. There is nothing wrong with Confederate money, but suppose you knew that the war was about to end and that the North was going to win and that once the war was over all your Confederate money would be worthless. If you were smart, what would you do with all this currency? Wouldn't you turn it in for the real stuff; stuff would be worth something once the war is over? That's what God calls upon us to do. Every earthly treasure is Confederate currency. There is nothing wrong with it, but just realize that its value is limited. 2 Peter 3 gives us a financial forecast. It tells us that the world and everything in it is going to burn with fire. This is like an insider trading tip. It should radically affect our investment strategy. We don't want to be stupid, and we don't want to be unhappy either.

Jim Elliot, missionary martyr, said,

"He is no fool who gives what he cannot keep to gain what he cannot lose." Jim Elliot, missionary martyr

Financial planners tell us that when it comes to our money, we ought to not just think three days in advance or three years in advance but, rather, think 30 or 50 years in advance. But Jesus, who is the most radical investment advisor, says don't just think 50 years down the road; think 50 million years down the road and ask yourself, "How will what I do with my money and possessions—which really belong to God—make a difference in eternity? How will they be paying off in eternity?"

KEY # 5: Giving is the only antidote to Materialism.

1 Timothy 6:17-18 the Message

Tell those rich in this world's wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life.

Materialism is joyless self-destruction, and Paul offers a solution which is the joyful antidote of giving.

Jesus said, "I have come that they may have life, and have it to the full" (John 10:10). Giving unlocks part of that joyful abundant life by helping us to be disconnected with this world. Giving is like the Copernican Revolution, when people realized that the earth revolves around the sun. It's when we realize that life doesn't revolve around us. We are to revolve around what life is really all about and that is our Lord Jesus Christ and His causes and His Kingdom. Giving shifts our center of gravity. With giving we shift our center of gravity from earth to heaven. So now I am revolving around the things of heaven instead of the things of earth.

KEY #6: God prospers me not to raise my standard of living, but to raise my standard of giving.

Scripture says that David was filled with joy in giving to help build the temple. Jesus delighted in the poor widow's giving. "God loves a cheerful giver" (2 Corinthians 9:7). The poverty stricken Macedonians gave with overflowing joy. Jesus said "It is more blessed to give than to receive" (Acts 20:35). When building the Tabernacle people had to be restrained from giving. Scripture just overflows with the joy of giving.

Suppose the Lord wanted to reach the world for Christ and help an unprecedented amount of suffering people. How many think this is the truth? What might you expect Him to put in the hands of His delivery people? Exactly what He has put into our hands: *unprecedented wealth*. God graciously provides for you and me so that it can be an investment in eternity. So if God is speaking to you about giving today, don't postpone it.

From my heart, I want this for you, for the blessings that come with a loosening of the hands and heart.

Begin giving in a disciplined manner. For about 30% of our congregation there is no record of giving. These may give, putting money in the offering plate with no name. Of course that is great and you don't have to get credit for giving. I'm just saying I believe that for many of us today God is saying, "Just get started giving in a modest regular manner." Start. Give \$5/week, and \$3/week to the stewardship campaign. Give \$5 a month. ***Would you please not listen to me on this!*** Listen to Jesus! He has an amount and a rhythm for you. For another 20% the giving is very modest. Only you can know if you are giving what he has asked you to give or if you are simply tipping God after a good service.

Lots of things could change, so why not set a finish line so that everything above the amount that God provides for you that you feel you really need is to be invested in eternity?

Five Minutes After We Die

Five minutes after we die we are going to know exactly how we should have lived, and how we should have given. But then it will be too late to go back and change it. So ask yourself, "What will I wish I would have given away while I still had the chance?" And when you come up with an answer, why not give it away now? Start with your home church, but give to the poor, give to the hungry and the stranger, give to the single mom and the senior citizen locked in on \$1,500 a month social security. Don't give out of guilt or compulsion, give because Jesus says, "You'll like this! Really you will."

Why are so many Christians today afraid to die? We have laid up our treasures on earth so that every day as we get closer to the day of our death we are backing away from our treasures. Jesus says to turn it around. He says to lay up for ourselves treasures in heaven so that every day instead of backing away from our treasures which are on earth, we are moving toward our treasures which are in heaven. He who spends his life backing away from his treasures has reason to despair. He who spends his life headed toward his treasures has reason to rejoice.

Prayer