

Money and Faith

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Reading – Luke 18: 18 to 30

Theme – We can use our money to invest in and grow the kingdom of God

A church held a meeting for a special appeal – needed a lot of money to repair the ceiling – at the meeting you could see the state of the ceiling. One of the wealthiest men in the church says “I’ll give R 50”. Just then a piece of the ceiling falls off and hits him on the head. Someone from the back of the room calls out – “hit him again Lord!”

Introduction

A few introductory comments (reminders)

- Money has a particular hold in society
 - Money itself is not evil! In fact the Bible says that the love of money is the root of all evil
 - But money is not neutral – it has power and it has huge potential for damage
 - Ruins people, causes wars, splits families, ends marriages.
- We are all rich
 - You’ve heard this a few times in the last couple of weeks – we are among the wealthiest people in the world.
 - The definition of rich is not subjective (someone richer than me) – and as Gerry Adlard said in his sermon “get used to it!” It’s a fact. Don’t deny it, don’t feel overly guilty about it – just come to terms with it.
- If we want to be really radical for God we need to have sorted out our ‘theology’ of money. Often money is the thing that holds us back from going all out for God.
- This series isn’t because the church needs to increase its budget; I’m not getting paid a commission! – it’s about all of us and our money. It’s about us having a more Biblical view of money. We’ve heard a lot about being Christ church scattered – well

money is very much a part of our lives as Christ church scattered – so let's try and get a Biblical perspective on it....

Text – the rich young ruler

- Jesus talked an awful lot about money
- Not just to tell stories – He was identifying a key issue in peoples lives (it was a key issue in the 1st century and it is a key issue in the 21st)
 1. Jesus is not necessarily saying that all of us need to sell everything and give our money away but He was saying that to this young man – He was identifying the one thing that was holding this young man back – his wealth. Perhaps it holds some of us back too.
 2. David Augsburger – talking about addictive substances - “money 200 proof. Taken straight or mixed with many lovely things as the most intoxicating substance known to man... To one affluent addict Jesus said “kick the habit, go cold turkey and then come and follow me” But the man went away sad because he was hooked”
- Jesus wants us to have a healthy perspective on money

I am going to give you some Kingdom Finance Principles and then I'm going to give us a challenge about how we could perhaps apply these principles. I have been influenced by Richard Foster's book – Money Sex and Power and by Ron Sider's book – Rich Christians in an Age of Hunger

Some Kingdom Finance Principles (KFP's)

1. KFP 1 - Our money belongs to God (all we have belongs to Him)

Psalm 24 – The earth is the Lord's and everything in it...

- Our money is not our own
- We have been entrusted with it – and we need to look after what we have been given (imagine that you have been asked to housesit someone's house – you would always be conscious that it was not

your own – you would treat it with respect and you wouldn't forget that it wasn't yours. So it ought to be with us and the 'things' God has entrusted to us)

- **You can't take it with you!**

Story of the man who wanted to take his money with him – he gave instructions that his coffin was to be lined with gold bars. When he got to heaven St Peter asked him – “why did you bring paving stones?”

- The Bible teaches us that we ought to hold lightly to the things of this world

2. KFP 2 - Where your treasure is there shall your heart be

Luke 12: 34

- Think about this verse....
- Think about what your 'treasure' is – maybe your possessions, maybe your money – that is where your heart is. Not the other way round.
- My wife says that my treasure is in the garage!
- Not my carBut my golf clubs!
- I have to think about that – that means my heart is with my golf clubs? Maybe.....?

- Jesus urges us to rather store up treasure in heaven

Luke 12: 33 (incidentally the context of this verse is in giving to the poor)

A man asks God – what is a million years to you?
Just like one minute says God
And what is R 1 million to you? Just like one cent.
Please will you give me R 1 million?
In a minute.....

3. KFP 3 - God is on the side of the poor

- He cares about the poor

- He identifies with the poor

Read – Matt 25: 35 to 40

- He has a lot to say about the poor – the Bible is full of God's special concern for the poor and the disadvantaged
- He wants us to care about the poor

4. KFP 4 - We are called to be good stewards of our money

- To be faithful with what He has entrusted to us
- To be wise in how we use what we have (not only money)
- To act with absolute honesty and integrity with our money
 - Tax returns
 - Work time and things
 - In shops and restaurants
- To use our money to the glory of God
- As good stewards of our money we can invest it in the kingdom of God (more about that in a minute)

5. KFP 5 - Giving money away is a good thing!

God wants us to be generous. After all it is the nature of God to be generous and if we are His people then we ought to reflect His nature.

- The Bible says It is better to give than to receive
- That God loves a cheerful giver – in fact the Bible talks about being hilarious givers
- God wants us to excel in giving – Read II Cor 8:7
- And let's face it – it is a good feeling to give! But why do we do it so reluctantly and so seldom?
- And as part of this principle let me say this – Grace exceeds law – we don't give because of an obligation or a regulation – we give because of grace – because we have received
- Let me say a couple of things about tithing

- This is an Old Testament Biblical principle – a tithe (which means a tenth) is what was required of God’s people – to give 10% of their money to His work. And just before you say – “we are no longer under law” let me say that the New Testament seems to say that a tithe isn’t enough! We should give more!
- Some people think that tithing is the same as tipping!

A 10 cent coin and a R 50 note arrived at the mint to be retired. As they moved along the conveyor belt to the sorter they struck up a conversation. The R 50 reminisced about its travels all over the country.

"I've had a pretty good life," the R 50 proclaimed. "Why, I've been to Sun city, Grand West, the finest restaurants in Cape Town and Jo'burg, performances on Baxter, I've even been to Shamwari Game reserve.

"Wow!" said the coin, "you really have gotten around."

"So tell me," says the R 50, "where have you been throughout your lifetime?"

"Oh, I've been to the Methodist Church, the Baptist Church, the Presbyterian Church, Christ church, the Lutheran Church, the Catholic Church, the Orthodox Church, Assembly of God Church, the Brethren Church, the United Church of Christ...."

And the R 50 says, "What's a church?"

- Giving to the church is a Biblical principle and we ought to do so with a generous and cheerful heart. Not with a calculator trying to reduce the amount we have to give – not like we do our taxes – asking can I exclude that?
- God wants the first of our money – not what’s left over!
- There’s a difference between tithes and offerings
 - a tithe is something we plan to give (we can calculate the amount and set it aside at the beginning of the month – these days you can pay via internet, debit order, or with pledge envelopes)
 - offerings are extra

My 'deal' – as Gerry Adlard told you – is that I have said to the Lord that I will give the largest bank note that I have in my wallet – every time I come to church

- Let me also say to those of you who are younger (not young like me – but young like Jonno!) – to those of you may not be earning a salary
 - This applies to you too
 - Start with what you've got – get into the habit of giving – apply it to your allowance or your pocket money – pray about how much you should give and do it.
 - It'll be so much easier to continue when you start earning
- So when we take up the offering please bring out your cheque books! And you spell thousand - THOUSAND

Application

Two challenges – and they are very much linked:

1. Firstly a challenge to be **generous**.

- Time for a confession – they say that confession is good for the soul but it's bad for the reputation! I'm not very good at this generosity thing! I try to be generous but I find it much easier to hold onto what I have – to count and store rather than to give.
- Undoubtedly God wants us to be generous
- And hasn't He set such a wonderful example – He has given so incredibly generously to us – way beyond what we deserve – and He keeps on giving
- We can be generous because of the generosity of God to us
- God wants us to be generous with all that we have – our time, our selves – but today I want to very deliberately say that He wants us to be generous with our money.

2. The second challenge is for the **wise management of our money**

- I think that as Christians we are called to be even more diligent with what we have. And remember that we are wealthy – the Bible says that to whom much has been given much will be expected
- My challenge to us all is to be more in touch with our money – and I am going to recommend that we prepare budgets. But I would like to suggest a slightly different way to budget. The way I've learned to budget is that I take what I have (earn) and then see what I can afford to spend it on. And there have quite often been times when there's too much month at the end of the money!
- But how about a different approach? – starting with a blank slate (accountants call this 'zero based budgeting') – I promised Duncan that this wouldn't degenerate into a budgeting workshop! But bear with me
- Start with a blank slate and work out what you need to live on
- Do this as a family as a couple or even with another Christian. Work out what you **need** (and if you tithe include your tithe in this) – I'm going to give you some principles in a moment.
- When you've worked out what you need then decide what you are going to do with the **rest! (repeat)**
- If the difference is negative – the too-much-month problem – then go over it again and challenge yourself about where things can be reduced
- But work on this – and I would imagine that most of us would be able to have a surplus. Yes, there will be some who have to do this all the time because they genuinely don't have enough (and I don't want to make you feel guilty – check your lifestyle and ask God to help you to be generous) but I suspect that there are a lot of us who don't budget, who don't need to worry to do this type of exercise because we do have enough. So my challenge to us is to start from scratch – see what you need and then compare it to what you've got.
- And, as I said, then decide what you are going to do with **the rest**

And here are some ideas of what to do with the rest:

1. **Give some away** – and do this carefully and prayerfully

- Church
- Feeding the hungry
- A person in need
- However God tells you to

2. **Invest some in the kingdom of God** – there are many ways to do this – but here are just 2 examples:

- **Invest in organizations that work among the poor** – There are many organizations that are doing wonderful work in trying to alleviate poverty (and they are almost all, almost always short of money!) The Warehouse, Learn to Earn, Triple Trust – to name a few – you can find others – they all could use your money. Give them a commitment of a regular investment – R 100 per month, R 1 000 per month – commit to a specific amount and length of time, perhaps for a year or whatever – you decide. And then treat it like an investment – ask for reports, follow its progress, assess the impact.
- **Invest in Christian ministry and evangelism work** – again the examples of Scripture Union, Cornerstone Christian College or missionary organisations come to mind – they also could do with your money! And here you are investing in people. It's a wonderful thing to invest in God's work. And again make a commitment and treat it like an investment – get reports, assess the impact.

You could do these investments as a group – with friends, in your home group or just as a family or an individual

As an aside some of these investments have tax benefits – certain organisations will give you a certificate at the end of the year and the amount you give (subject to some restrictions) is tax deductible! You then include this on your tax return, get money back from the receiver of revenue and you can invest that back into the kingdom!

(and by the way I think that this is storing up treasure in heaven!)

3. Keep some for when God may require it

- Put it aside
- Wait for God to tell you what to do with it

Some principles to consider as you do this:

- Consider your lifestyle – challenge yourself or your spouse – perhaps God is calling you to a simpler lifestyle
- Distinguish between luxuries and necessities
- Don't neglect your own! Family responsibilities are also from God – don't say to your children 'no food tonight – God told me to give it to someone else'!
- Challenge yourself as to why you need to be spending on certain things – keeping up with the Joneses may not be a good reason!
- Distinguish between personal development and genuine interests and fads or passing whims. (O and in case you are thinking, my golf isn't a fad – It's a spiritual exercise – a weekly dose of forced humiliation! You'll believe that if you saw me play!)
- Celebration is ok – birthdays, anniversaries, family times. Indulgence is not ok
- Resist buying something just because you can afford it
- Invest in a range (portfolio) of development initiatives and Christian work
- Be discerning when you make such investments

There was a group of boys in a Sunday school in USA who were challenged to participate in a project that was buying Bibles for prisoners in a South American country. They decided to club together their own money (not their parent's money) to send

Bibles. They received a letter that thanked them for the Bibles which went on to say how well used the Bibles had been and that some of the prisoners had come to faith as a result of having access to the Bibles. But the letter concluded by saying “unfortunately we won’t be using the Bibles anymore because tomorrow we are being executed”!

A few words in conclusion

- These principles are different to the things we learn in the ‘market place’ – you won’t find them in Economics 101. God’s ways are different to the ways of the world. Our society teaches us to hold tightly to our money and God tells us to give it away. It’s difficult to follow God’s way!
- There is no formula to this – it’s not a case of if you give you’ll get. I can’t tell you that if you give you’ll be even more wealthy! There are no guaranteed returns
- It’s rather a matter of obedience and a perspective on the kingdom of God
- It’s actually about grace – our response to the abundance of God’s love that we have received. As we have received from Him so we can give.

What has God said to you through this?

- Perhaps to be more generous – then ask Him to help you to do so. And as I said before we aren’t all naturals at this – we’ll slip. So we need to work at it. Ask Him to give you opportunities to be generous – and when He does – do it!
- Perhaps to be more radical with your money
- Perhaps to think through your spending
- Perhaps God has challenged you about your attitude to money

Pray about what God wants from you and your money – God bless you as you seek to honour Him with your money