

**Core Seminar**

**How to Grow**

**Class 10: Stewardship**

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**Introduction**

Welcome back to the Spiritual Disciplines core seminar, or if this is your first time joining us, it's good to see you this morning. For the past ten weeks we've been surveying a variety of different spiritual disciplines laid out in Scripture. Just to review, so that we know what we're talking about here, can someone remind me what we mean when we use the term "spiritual discipline"? What does that mean?

That's right. The spiritual disciplines are the practices God has called us to implement into our lives so as to sanctify us, grow our trust and dependence upon Him, and increase our love for his people. Some of the spiritual disciplines include things include: Reading the Bible, Praying, Fasting, Confessing Sin, and Serving.

And the point of this class is not to give us a long list of things that we need to be doing and which we should feel guilty about if we're not doing. No, the point of this class is for us to face up to God's word and consider seriously how he calls us to orient and fashion our lives. These disciplines do not save us. They are not a way of earning God's favor or of paying God back for the grace that he has freely given us in Christ.

No, faith in Christ alone is what saves us from our sins and restores us to our Heavenly Father. These disciplines pictures the kind of life that springs forth from a heart that has already been redeemed by the blood of Christ. Because we have received so sure a salvation, because of the eternal riches Christ secured for us in his death and resurrection, we now want to live in a way that brings him glory, evidences a trust in his promises, and points others to him.

These spiritual disciplines are some of the major ways that we do just that. We read God's word because we long to know and obey whatever our God has revealed to us in the Scriptures. We pray because we are holy dependent on our God for life and godliness. We confess sin because, even though we've been saved from sin in an ultimate sense, we acknowledge that our flesh still rages against the spirit and we are ever increasingly zealous for holiness.

So it is in that spirit – wanting to know what the Bible call us to so that we can live lives in accordance with it, lives that brings glory to God – that we take up our topic for this morning, and that is this: The Spiritual Discipline of Stewardship.

**What is stewardship?**

What we mean by stewardship is taking responsibility for the things the Lord has entrusted to us. It's being faithful with them. A steward is a person who manages someone else's property, someone who takes care of something, a caretaker. When you're put in charge of someone's else's stuff, you handle it with care, especially if that person is in a position of authority over you.

My wife's boss let us use his crib when Beckett was born, and you know what, we were careful with that thing. We didn't want to scratch it up or break it. It wasn't ours.

As Christians, we understand that in a very real sense everything that we have has been given to us by God. "The earth is the Lord's, and everything in it," we read in Psalm 24:1. In other words, God owns everything we own – and he calls us now to use the gifts he's given to us wisely, faithfully, for his glory.

Now we could talk about stewardship in relation to many things – our time, our speech, our relationships – but this morning we want to talk about stewardship in relation to, dun, dun, dun, money.

The reason is simple, the Bible makes it clear that the way we use money – much like our speech -- is a window onto our true devotion, our true allegiance. We read in Matthew 6: “Do not store up for yourselves treasures on earth,where moths and vermin destroy, and where thieves break in and steal. **20**But store up for yourselves treasures in heaven,where moths and vermin do not destroy, and where thieves do not break in and steal. **21**For where your treasure is, there your heart will be also."

What do you treasure? Well, one of the ways to tell, these verses would suggest, is to look at our bank statements, our credit card statements. What are we doing with our money? If, like me, that question pricks you a bit, convicts you, then let's spend the next few minutes reminding ourselves from Scripture about how we ought to be thinking about being good stewards of our finances.

We are going to do that by considering ten New Testament principles of giving. Ok, here we go.

**1. God owns our money.**

We read in Haggai 2:8: "The silver is mine and the gold is mine," declares the Lord Almighty."

I think in this country -- a country that prides itself on being made up of hardworking, pick yourself-up-by-your-own bootstraps kind of people – hearing those words can be offensive. "I worked my tail off for the money I make" is not an uncommon response.

There's an element of truth to that, especially when we look vertically out over our lives. Many of us work painstakingly hard for our paychecks, we put in the long hours to try to get ahead. If we didn't do the work, we wouldn't have the money that we have.

But what I love about the Bible is that it reveals to us what it going on in an ultimate sense. It reveals the deep truths, the biggest picture. And that deepest truth and that biggest picture is that behind everything that we make is a sovereign God. We can trace everything that we have back to his hand.

We are only stewards of the resources God has given us, not owners. That means that the primary determination of how we use our money shouldn't be our own personal whimsy our desire but God's word. Our question should not be, “How much of my money do I give to God?,” but rather, “How much of God’s money should I keep for myself?”

**2. Giving is an act of worship.**

Paul, writing in Philippians 4:18, says this: "I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God."

Paul uses the language of sacrifices, of burnt offerings, of Old Covenant temple offerings in talking about giving. Those who have given themselves to the Lord are liberal with their giving, even in hard times. We'll round out this idea a little more in our next point. So, what exactly makes giving worshipful?

**3. Giving reflects faith in God's provision.**

Giving is a distinct indication of how much we trust God to provide for our needs. Consider the widow from the gospel of Mark, chapter 12:

"Jesus," we read there, beginning in verse 41, "sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury thatn all the other others. They all gave our of their wealth; but she, out of her poverty, put in everything – all she had to live on."

What did the widow's gift reveal about her? It revealed that she trusted in God's provision. She, unlike the rich folks, made a sacrifice with her offering and so showed, stunningly, her faith in God.

When we give, when we let go our money into the offering plate or the online equivalent, it is like we are presenting our passport from a heavenly kingdom, showing that our hope is not ultimately in this world or its riches, but in the God of the universe.

Now, one of the main reasons, I think, we don't give is that we fear the future. We don't know what's coming down the pike, so we are tempted to hoard. And by doing that, we are essentially saying that our security is in our money.

The problem with that: money, as the last few years have made painfully clear, is unpredictable. Besides, money has no power to actually satisfy us. Donald Trump said once, "Whoever said money can't buy happiness didn't know where to shop." He is absolutely wrong. Money cannot buy happiness. But God sent his son to purchase for us eternal happiness through his death on the cross and his resurrection.

The kingdom of that God, a God who happens to be sovereign over the future and everything that we fear, the kingdom of God is an infinitely better investment than the kingdom of this world.

**4. Our giving should be sacrificial and generous.**

We see this kind of sacrificial giving typified in the book of 2 Corinthians, when Paul writes of the Macedonian Christians. He writes in 2 Corinthians 8: "And now, brothers, we want you to know about the grace that God has given the Macedonian churches. 2 Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the saints. 5 And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will."

Like the widow mentioned in that previous passage, these Macedonian Christians were not rich, but they gave generously, sacrificially. Giving isn't sacrificial unless it's a sacrifice. Does your giving cause you to make different choices about how you live? Sacrifice comes with a cost and causes us to forego or delay things we want for the sake of giving to God’s kingdom.

In his book Ministries of Mercy, Tim Keller writes that if we are tithing without any curtailment of our standard of living, then we need to give more. For giving to be sacrificial, it needs to hit home, needs to affect the way we live, the decisions we make. It will most likely be inconvenient. It might mean going without something we really, really want – or putting off doing something we've always wanted to do.

But brothers and sisters, considering what our God has done for us in Christ, considering the needs of people in our church, considering the need for the gospel around the world – will we really be sorry on that last day that we gave up a little comfort for the sake of God's kingdom? I don't think so. If anything, I think we'll wish we'd given more.

**5. Giving reflects spiritual trustworthiness**

Consider, for a moment, this passage from Luke 16, verses 10-13:

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. **11** ***So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches***? **12** And if you have not been trustworthy with someone else’s property, who will give you property of your own? **13** “No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

Our use of money is a primary way of evaluating our relationship with Christ. Wht do our bank statements and credit card statements say about us? They say more about us than almost anything else. If, after death, a biographer – say, David McCullough or Blake Bailey – were to get access to our records, what conclusions would they draw about our values, about what mattered to us? What would they reveal about our walk with Christ?

Remember Zacchaeus, who gave half his money to the poor and repaid everyone he had wronged four times over, and then remember the rich young ruler, who at the thought of parting with his riches, the Bible says "went away sad." One made money his god and the other made money his servant. One held money with a closed, tight fist; the other opened his hand out of love for God.

**6. Christian giving is done out of love, not legalism.**

Our giving is a response to a God who has given us everything we need in Christ. We give, not in an attempt to buy God's love, as if God were some border agent we were trying to bride to get into the promised land – no, we give because God has first loved us. 2 Corinthians 8:7-9 is a good reminder here.

It says, "But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving. I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. 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."

God has made us rich in Christ. He has secured for us eternal life in what the song calls "the mansions of the blest," so we should give as an expression of our love for our heavenly Father, whose generosity to us in Christ truly knows no end.

**7. Christian giving should be done cheerfully.**

 God is concerned not only with our giving itself, but more than that, he is concerned with the heart behind it. It is very possible to give with the wrong motives. We can be tempted to give, for instance, for tax purposes over and about any sense of thankfulness to God. I suspect, unfortunately, that if the IRS got ride of tax deductions for charitable giving, we might see a drop off of tithing in the church. But that should not be.

God is concerned with our hearts. You know 1 Corinthians 13? That great, poetic litany of verses about love. Did you know there's a line in there about giving? **Verse 3: "**If I give all I possess to the poorand surrender my body to the flames, but have not love, I gain nothing."

According to that verse, you can actually give a tremendous amount of money, but if the money isn't given from out of a heart that is full of love for God, for the church, for the gospel, then you actually "gain nothing."

2 Corinthians 9:7 gives us more insight into how God wants us to give. It says, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

In other words, it shouldn't just be a duty – giving should be a delight. It should be more like giving an engagement ring to a fiancé – joyful, full of love, freely – than paying your utility bills. God would have us enjoy giving.

**A question:** when giving is something we're struggling to do cheerfully, what can we do to counter our heart's disposition?

**8. Giving is an appropriate response to real needs.**

As Christians in the local church, we are called to give regularly but also in response to specific needs as they arise. The books of Acts is flush with examples of this. We read in Acts 2 how "All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need." Is there a more beautiful picture of Christian community in all of Scripture?

This picture of a loving Christian congregation is exampled upon in Acts 4, where we read: "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. **33** With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. **34** 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 **35** and put it at the apostles’ feet, and it was distributed to anyone as he had need."

We are called to take care of our families – see 1 Timothy 5:8 – and we are called, on occasion, to take care of our spiritual family when needs arise. We should keep our eyes open for specific needs that we might be able to meet. And we should be humble enough to open up to other about our own needs if we're going through a tough time. What a testimony to the gospel, to see reconciled sinners, sinners who were once at enmity with God and with one another, loving each other selflessly by taking care of one another's needs.

**9. Giving should be planned and systematic.**

This has been a theme throughout this core seminar, whether we're talking about reading God's word or fasting: We need to be intentional about these spiritual disciplines, we need to have a plan.

And this certainly applies to giving. Paul makes a strong case for this in 1 Corinthians 16:1-2. "Now about the collection for God's people," he writes, "Do what I told the Galatian churches to do. 2 On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made."

Notice he says "each one of you" should do this. All who claim to be believers and expected to express their stewardship of God's money in this way -- by giving in a planned and systematic way. We should give in good times and bad times. If we're working full time or only part time. We should give.

Notice he also says "in keeping with his income." We don't have time to go too much into this, but our church believes that giving a tithe of 10 percent is a good place to start but does not necessarily mean we've fulfilled the will of God. More important than the actual percentage, again, is the way in which we're giving: is it sacrificial? Is it generous? It may very well be the case that 10 percent is not a ceiling but a floor to move up from. In other reasons, giving less than that might actually be a tremendous sacrifice.

Stewardship of our money doesn't end with the offering plate. We need to make sure that our gifts are being put to proper use. This is a big issue in some churches, who seem to earmark most of their money for building renovations and new programs and the like. Praise God that we are in a church that uses the money we give for gospel purposes, to support missionaries, to support the poor, and on and on.

**10. Generous giving results in bountiful blessing.**

Let's say it straightaway: The prosperity gospel is a demonic distortion of the truth. The teaching that God's will is to make every Christian wealthy and healthy in the here and now is a false teaching, a popular teaching, yes, but a false one.

And what makes that teaching so abominable, in part, is that it is a twisting of what the Scriptures actually say about blessing in response to giving. There are, in fact, many New Testament passages that indicate that earthly blessings of an unspecified nature will be given to those who are faithful stewards of the money God has given them.

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you," we read in Luke 6:38.

That doesn't mean that we'll see fruit immediately when we give, it doesn't even mean that we'll see fruit this side of heaven, but it does mean that God pours out blessing over time and in ways we may never know in this life. Make no mistake, most of God's blessings for giving will come in the next life, but rest assured, they will come. By being good stewards, we are laying up treasure in heaven.

"It is more blessed to give," Jesus said, "than to receive."