

PAUL W. POWELL



Taking
the
Stew Out of
Stewardship

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Paul W. Powell



ANNUITY BOARD
OF THE SOUTHERN
BAPTIST CONVENTION

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Dedication

To

Bob Rogers

Bruce Brookshire

Red Little

Sam Bright

Astute businessmen — Christian philanthropists

Four different denominations

One Lord

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Introduction

“Blessed are the money raisers,” said D. L. Moody, “for in heaven they shall be next to the martyrs.”

I have often felt that way myself. The church exists, not to make a profit, but to help people in worship, discipleship, missions, and the physical needs of life. All of that takes money. As someone has said, “No amount of money can evangelize the lost; yet it is a factor without which these results would not be accomplished.” That’s true with the entire ministry of the church.

But, how do we raise money in the church? One approach is to engage in prayer alone. In other words, give the people no information and put forth no effort at solicitation.

A second option is to pray earnestly and also provide information to the people. In other words, tell the people and trust God.

A third method is to provide full information and instruction, join it with varying degrees of promotion, and bathe the whole process in prayer. It is this third approach that I have followed throughout my ministry in the church. It is the approach I recommend to you.

Faith, to me, means doing something as well as believing something. I believe we show our faith when we tell the people about the needs of God’s work, teach them the truth of God’s word, and ask them to give.

In fact, other than winning and discipling souls, I earnestly believe that the best thing I can do for anyone is to help him or her lay up for themselves treasures in heaven. And, the way to do that, is to lead them to be faithful stewards of all they have.

My boyhood pastor, Dr. John M. Wright, stood every Sunday prior to the offertory prayer and read the words of the apostle Paul, “Upon the first day of the week let every one of you lay by him in store, as God has prospered him, that there be no gatherings when I come” (1 Cor. 16:2).

Later I heard Dr. E.S. Hutchison, who taught at Baylor and whose churches were known for their strong stewardship, say that he seldom preached an entire sermon on giving. He said, “Stewardship is like salt and pepper on food. A little of it sprinkled in every sermon makes the whole emphasis more tasteful.”

Both men made profound impressions on me, and through the years I have faithfully emphasized stewardship, but have tried to help people see the giving of money as a part of the total stewardship of life.

That’s the approach I take in this book. Credit for the title goes to Rick Lance, pastor of First Baptist Church, Tuscaloosa, Alabama. He, along with several others, have encouraged me to write on this subject. At the Southern Baptist Convention in 1995 he came by the Annuity Board booth and said, “I have a title for your next book: *Taking the Stew Out of Stewardship.*”

I had already planned to write on the subject, and with that suggested title, I went to work. The pages that follow are my offering to you and to the Lord on the subject of Christian stewardship.

— Paul W. Powell

Chapter 1

The Minister and His Money

1 Timothy 3:3

The religion section of the *Tacoma News Tribune* (Saturday, November 6, 1993) carried an article commemorating the birthday of Billy Graham. Religious News Service writer, Randall Balmer, said, “Graham has had a remarkable career and there will never be another like him, who could combine charisma, conviction, integrity, and media savvy to become a speaker known and respected throughout the world.”

He went on to point out that in Graham’s lifetime there have been many other evangelists who have fallen because of various moral indiscretions. But throughout a career that has spanned fifty years there had never been a serious charge of malfeasance — financial, sexual, or otherwise — leveled against Graham.

That was not left entirely to chance. Early in his career Graham gathered his associates — “the team,” he called

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them — into a hotel room to discuss how they might avoid some of the pitfalls that had “done in” other evangelists. What emerged was what Cliff Barrows, Graham’s longtime associate, called “the Modesto Manifesto.”

Graham and his organization resolved never to exaggerate attendance figures at their meetings and to accept only fixed salaries from their organization, the Billy Graham Evangelistic Association, rather than a percentage of the offerings. The team agreed not to criticize fellow members of the clergy, and they set up elaborate precautions to protect themselves from sexual temptation or even the appearance of sexual impropriety.

The writer then suggested that in an age that has seen evangelists succumb to all manner of spectacular scandals, Graham’s greatest legacy may be his integrity.

It may well be that the greatest legacy any minister leaves is his integrity. For sure, that will be his greatest asset. If people ever get the idea that he doesn’t practice what he preaches, that they can’t trust him, that he isn’t honest, that he isn’t consistent, that he isn’t sincere, then he is dead in the water, whether he knows it or not.

Graham’s Modesto Manifesto dealt with the three greatest pitfalls in the ministry — pride, lust, and greed. Graham recognized, as we need to, that ultimately integrity is related to how a minister thinks of, and how he deals with, money in his ministry.

That should come as no surprise to us. In 1 Timothy, chapter 3, the apostle Paul sets out 24 qualifications for pastors and deacons — 16 for the minister and eight for the deacon. There are twice as many characteristics listed for

the pastor as there are for the deacon. Could that mean pastors are to be twice as good as deacons?

Only two of these 24 characteristics are duplicated for both the pastor and the deacon. They are both to be “the husband of one wife” (vs. 2 and 12). And neither is to be “greedy of filthy lucre” (vs. 3 and 8).

Regardless of whether a person is a pastor or a layperson, their effectiveness in ministry will be directly related to two things: their family and their finances, their marriage and their money.

First Timothy is shot through and through with warnings about money. In the final chapter, Paul writes, “For we brought nothing into this world, and it is certain we can carry nothing out” (1 Tim. 6:7). Some preachers feel like the man who said, “I brought nothing into this world and I’ve still got most of it.”

Paul warns, “They that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition” (1 Tim. 6:9). And again he writes, “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” (1 Tim. 6:10).

Money in itself is not evil. It’s the love of money. Money is like a brick. You can use it to build a cathedral or to crush someone’s skull. Money is neither good nor evil in itself. It is greed that is the root of all evil.

Since our integrity and our ministry is related to how we handle our family and our finances, I want to offer five practical suggestions to the minister about his money:

- You need to live responsibly.
- You need to lead judicially.
- You need to preach faithfully.
- You need to give sacrificially.
- You need to plan wisely.

Painters, Plumbers, and Preachers

First, integrity demands that you live responsibly, i.e., you are to live within your means. It is as simple as this: If your outgo exceeds your income, your upkeep will be your downfall.

Preachers are notoriously poor credit risks. I do not know that we rightly deserve that reputation, but we have it, nonetheless. If you doubt it, ask a banker about the three P's of credit. He will tell you the three worst credit risks are painters, plumbers, and preachers. Let's hope all three charges are unfair attitudes, but be sure we prove them wrong.

It is not always easy for a minister to live within his income. The average pastor in the Southern Baptist Convention is 44 years old, has four dependents, and makes \$25,000 a year. His health insurance costs him 22 percent of his salary. Then, if he tithes and has car expenses, he doesn't have much left to live on. And, studies made by *Christianity Today* (1993) indicate that ministers of all denominations, on an average, make \$14,000 a year less than their colleagues, i.e., less than their deacons or elders.

That, of course, should not be. The scriptures tell us, "Let the elders (ministers) that rule (lead) well be counted

worthy of double honor, especially they who labor in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn” (1 Tim. 5:17-18). The word “honor” means honorarium or pay. So, there is scriptural precedent for ministers being paid an adequate salary.

While it is not right that ministers are so poorly paid, it is difficult to change. Ches Smith, longtime pastor of First Baptist Church, Tifton, Georgia, shared with me the outline of a sermon he likes to preach to preachers. It is entitled “Four Ain’t Nevers.”

He says there are four things ain’t never going to happen.

- You ain’t never going to be paid what you’re worth.
- You ain’t never going to be appreciated for what you do.
- You ain’t never going to be understood for what you say.
- You ain’t never going to be left alone.

Ches is on target. The average minister isn’t ever going to be paid what he’s worth. And, that may be a blessing in disguise. One of America’s greatest scientists was George Washington Carver. He has been called by some “God’s Ebony Scientist”. Among other things he discovered over 300 uses for the peanut. Born a slave, he was sickly in his youth and unable to work in the fields. He was made to work around the house and soon learned to read and write. He developed an insatiable appetite for knowledge. When the Proclamation of Emancipation was issued and slaves were freed, he went to Tuskegee College in Alabama where

he washed and ironed his way through school. After graduation he joined the faculty of Tuskegee where he stayed the rest of his life.

Carver could have been a man of fabulous wealth. But all his life he refused to accept payment for a single discovery he made. He had not the slightest regard for money and he never accepted a raise in salary. “What would I do with more money?” he once asked. “I already have all the earth.” Forty years after his arrival at Tuskegee, he was still earning the \$125 a month that Booker T. Washington had first offered him.

As Carver’s discoveries increased and his fame spread, he was constantly besieged with offers of money from businessmen willing to pay almost any sum for his advice. A group of peanut planters in Florida sent a check for \$100 and a box of diseased specimens; if the professor could cure their crop, they would put him on a monthly retainer. Carver sent back a diagnosis of the disease, and the check. “As the good Lord charged nothing to grow your peanuts,” he wrote, “I do not think it fitting of me to charge anything for curing them.”

When a dyestuffs firm heard that he had perfected an array of substitute vegetable dyes, the owners offered to build a laboratory for Carver, and sent him a blank check. He mailed back the check, and the formulas for the 536 dyes he had found to date. When he declined a princely sum to join another company (which had adopted his process for making lawn furniture out of synthetic marble), the company literally came to him — moving factory and machines to Tuskegee— and got the benefit of his regular

counsel for no cost at all.

Thomas Edison once invited Carver to come work with him in the Edison laboratories in Menlo Park, New Jersey, at a minimum annual salary of \$100,000. Carver declined the offer, as he had all the others, and seemed astonished that anyone expected him to claim rewards from the gifts God had given him.

“But if you had all that money,” he was once challenged, “you could help your people.”

“If I had all that money,” Carver replied, “I might forget about my people.”

So might we. Whatever the case, we must live responsibly. We must live within our means.

Stay and Pay

Second, integrity demands that you lead the church judiciously. You should not lead the church into more debt than it can reasonably handle.

That’s happening a lot nowadays. A pastor led his church into a multi-million debt with the promise he would stay with them until the debt was paid. When a better opportunity came, he left and they were stuck with an unbearable debt.

Whatever ministry he had had, whatever good he did while he was their pastor, was quickly nullified. He had led the church to assume more debt than they could reasonably pay and then left them to struggle with it as best they could. By the time an interim pastor arrived they were reducing staff and were forced to cancel much of their ministry. Is it any wonder the interim pastor served for three months be-

fore anybody mentioned the former pastor's name?

I am not opposed to debt. It makes sense to build a building today and then let the people who use it in the years to come help pay for it. But it must be a sensible debt or the church will hamstring itself so that it can't do the work God placed it there to do. It will take all the resources and energy just to pay the mortgage.

There is a place for faith in the ministry, but there is a difference between faith and foolhardiness. I remind you, brains were God's idea and if he hadn't expected you to use your head, he would have given you two tail ends.

Luther Rice was a great missionary. He and Adoniram Judson pioneered mission work for Baptists in America. While Judson stayed in India to serve, Rice returned to the United States to organize Baptists and raise money to support him. Rice did an outstanding work, but his otherwise brilliant career was tarnished by poor money management. As one biographer said, "He was never able to whittle his dreams down to funds available."

Ministers today face the same danger. That's why you must lead the church judiciously.

Water Down or Butter Up?

Third, integrity demands that you preach faithfully. Ministers are famous, or infamous, for asking for money. One layman said to his pastor, "When you die, I'd love to have the honor of preaching your funeral. I already have a suitable text. It is Luke 16:22 — 'And...the beggar died.'"

There are two dangers the minister faces in preaching

about money: asking too little and promising too much.

The first danger is that we will ask too little. In an effort to cater to affluent, middle-class baby-boomers, there is a danger that we'll water down the scriptures. A young pastor called me to ask, "Do you think it would be okay if I challenge my church to give five percent and then start moving up to ten percent?" I replied, "No, I don't. What right do we have to change what God says?" Then I pointed out that tithing was God's requirement, and it should be the floor of Christian giving, not the ceiling! It's the place to start, not the place to stop. I also reminded him he didn't have to try to protect the pocketbooks of his people. They would do that well enough on their own. The danger is not that we will expect too much, but that we will ask too little of our people when it comes to stewardship.

The other danger is that we will promise too much. So many televangelists have preached "seed faith giving" that they have influenced us. They even influence us to promise material blessing to people who tithe. I've often wondered if those television preachers really believe what they say, why don't they give away everything they have? Why does it only work if we give to them?

I know what the Bible says: "He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (2 Cor. 9:6) But I'm not sure how that works out in everyday life. I know some faithful Christians who have been true to God all their lives and they still just barely get by. I do know this, we don't obey God because it pays, for then it won't pay. We obey

him because we love him, and then it pays.

We ought to tell our people the truth about giving:

- Unto whomsoever much is given, of him shall much be required.
- It is more blessed to give than to receive.
- God loves a cheerful giver (he loves the skinflints, too).
- “Upon the first day of the week let everyone of you lay by him in store as God has prospered him that there be no gathering when I come” (1 Cor. 16:1-2).

If we aren't careful, we can get caught in the web of materialism. I heard of a young Christian coach who was offered the job as head basketball coach at a prestigious university. It would mean considerably more money and being at a Division I school had been a lifelong dream of his. So he readily accepted. Then he had second thoughts. Was this the right thing to do? Was this God's will? He went to his pastor and told him the story. “It is the fulfillment of a dream and it will mean more money, but I don't want to be out of God's will,” he said. His pastor replied, “Son, God is everywhere. Go where the money is.”

God is everywhere, but money must not be the motivating factor of our lives. And ministers must not water down the gospel or butter up the people when it comes to Christian stewardship. We must preach faithfully.

Giving To and Through

Fourth, integrity demands that we give generously. John Wesley, the founder of Methodism, exhorted his fol-

lowers, “Earn all you can, save all you can, give all you can.” That’s good advice for ministers today. We ought to be diligent and earn all we can. We ought to be frugal and save all we can. We ought to be generous and give all we can.

The pastor ought to give both to and through his church. To begin with, he ought to be a good steward himself. He ought to practice what he preaches. After a while the people know what you are. You can conceal your true self for only a limited period.

Beyond that, a pastor ought to lead his church to give also. The average church member sees worldwide missions through the eyes of its pastor. If he is mission minded, the church will be mission minded. If he is not mission minded, then the church will not be mission minded. If the pastor does not believe in supporting missions, the church will probably not believe in supporting missions.

It is especially important that people in leadership positions be examples in stewardship. It is a travesty for a people to be elected to lead that which they do not support themselves.

The deacons in a church I once pastored discussed for almost an hour the possibility of giving \$50 a month to a mission church. We were operating on a tight budget and it was not an easy decision. Someone argued, “We need to exercise faith and give the money.” At that point, a deacon, who had little involvement in the church, spoke up and said, “If we were going to exercise faith, why don’t we give \$100 a month.” He then made a motion that we do so. By that time everybody was tired of talking about it and his mo-

tion passed easily.

That troubled me because I knew that the deacon did not support our church financially. The next day I did something I seldom did — I checked his giving record. He had given only \$65 to the church the entire past year. And the newspaper ads of the insurance company he represented regularly reported that he was a member of the Million Dollar Club in insurance sales each year. So I took him to lunch and said to him, “I think that was a wonderful motion you made in deacons meeting. It was a wonderful step of faith we took.” Then I told him I had checked his giving record and I thought he should personally give the \$100 a month. And, he did.

A similar thing happened a few years later in connection with a building program. We were discussing a much needed building in a church business meeting. A man, who never came to business meetings and who was only nominally involved in the church, showed up and spoke strongly against the building.

He was so vocal we laid the project aside. I checked his giving record and discovered that he and his family had given only \$15 to the church that entire year. So I took him to lunch. I said to him, kindly but firmly, “I don’t appreciate you telling us how to spend money you don’t give.”

As the pastor of a church, you should give sacrificially yourself. As a leader of the church you should lead the church to give. And if you are a leader in the denomination, you should lead your church to give sacrificially also. If you can’t do that, integrity demands that you step back in the shadows and let somebody else have the limelight.

Worse than an Infidel

Fifth, integrity demands that we plan wisely. The apostle Paul wrote, “If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel” (1 Tim. 5:8). The Greek word “provide” means “to look ahead, to anticipate a future event and prepare for it before it happens.”

The Bible is clear, we have a spiritual duty to care for the material needs of our families. That involves, I believe, having adequate life, health, and disability insurance and an adequate retirement plan.

If a person does not do that, Paul says, they “deny” the faith. They are “worse” than an infidel. “Wait a minute,” you say. “Could anything be worse than an infidel?” Yes, if you believe the Bible. It is to fail to use the wisdom God has given you to anticipate the future and prepare for your family’s needs.

Think about your retirement. If you don’t, you could wind up like the fellow who said, “I wasn’t born across the tracks, but I may have to retire there.”

And if you aren’t concerned about yourself, think of your wife. Statistics indicate that eleven out of twelve women will be widows. If you don’t care about yourself, take care of her. If you sat with Annuity Board trustees on our Relief Committee, your heart would break. Again and again they allocate money to help poor widows of pastors who left them destitute.

Pastor, live reasonably; lead your church wisely; preach faithfully; give generously; and plan wisely. Integrity de-

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mands it. And if you'll exercise integrity in the use of your money, you'll live and die a better minister.

Chapter 2

The Grace of Giving

2 Corinthians 8:1-6

Sam Houston is an authentic American hero. Although he is usually associated with Texas history, he really belongs to all America. He was born in Virginia, and long before he came to Texas he was a congressman and then governor of Tennessee. When his unfortunate marriage failed, he resigned as governor and lived among Indians in Arkansas for several years.

Eventually he moved to Texas, which was then a Mexican territory, where he soon joined in the fight for independence. As commander of the Texas army, he led in the defeat of General Santa Anna and the forces of Mexico in the Battle of San Jacinto.

When Texas became a republic in 1836 he was elected its first president. When Texas was admitted to the Union in 1845 he became its first senator. Then, in 1859 he was elected the sixth governor of the state.

Life on the Texas frontier was rough and rugged. Men molded by the frontier knew how to fight, gamble, drink,

curse, and kill. Sam Houston fit that lifestyle comfortably. His reputation as one of the boys earned him the nickname, “Big Drunk.”

Houston married a devout Baptist wife, who prayed for years that he would be saved and join the church. The Texas hero had long claimed to be a believer, but baptism and church membership were not easy disciplines for him to accept.

Late in life he surrendered his life to Christ, vowing to go all the way with God and join the Baptist church. He made his decision one Sunday when Dr. Rufus Burleson, president of Baylor University and pastor of the small Baptist church at Independence, Texas, preached on the text, “Better is he that ruleth his own spirit than he that taketh the city.” Sam Houston had taken many a city but he had never ruled his own spirit.

He walked down the aisle, shook Burleson’s hand, and said, “I give you my hand and with it I give my heart to the Lord.”

Houston was baptized November 19, 1854, in Brushy Creek. Word of his baptism spread throughout the country and over 250 people came to witness it.

Dr. Burleson had a sense of history, so he tried to think of something significant to say when he brought Sam Houston up out of the water. He said, “Now, Sam, your sins are all washed away.”

Replied Houston: “God help all the fishes.”

Just before Burleson baptized Houston he said, “General, I suggest you take off that watch and chain. You’ll ruin it if you get it wet.”

“Thank you, I will,” Houston said, handing the piece to a friend.

“And, General, perhaps you’d better hand him your wallet, too.”

“No, I believe not, pastor. I’m afraid it needs baptizing, too.”

And, indeed it was, for thereafter Sam Houston paid one-half the pastor’s salary at his church. And, he faithfully gave financial assistance to ministerial students at Baylor University as long as he lived.

Sam Houston’s wet wallet, his baptized billfold, became a part of the witness to Sam’s new dedication to God. It testified to the fact that when God touched his heart, he touched his money also.

That’s the way salvation should be. It should affect not only our eternal destiny, but our worldly possessions. It should touch not only our soul, but also our wallet. We need more conversions that touch a person’s whole life. We need more baptized billfolds today.

The apostle Paul speaks of that kind of conversion when he writes of the grace of God bestowed on the churches of Macedonia. Believers there were going through a time of economic depression. But, in spite of their “deep poverty” they gave generously to an offering Paul was taking.

In fact, they gave more than Paul had expected and more than perhaps they should have. They were so anxious to give they did not wait to be asked, they rather requested the privilege of participating in this worthy cause.

Moreover, they not only gave their money, they gave their

own selves to the Lord in new and deeper commitment.

Twice in this passage Paul spoke of their giving as a “grace.” Now, having reminded the church in Corinth of their significant act, he said, “...see that you abound in this grace also” (2 Cor. 8:1-7).

The occasion for this commendation was an offering Paul was taking for the poor of Jerusalem. As he and Barnabas were sent on their second missionary journey by the Jerusalem Council they were instructed not only to preach and teach salvation by grace through faith alone, but to “not forget the poor” believers in Jerusalem.

Paul didn’t forget, and wherever he went he encouraged Christians to give to a special offering for their needy brethren in the mother church. The church at Corinth readily responded to his appeal and promised to give a generous offering the next time Paul visited them.

The apostle Paul was not only an effective motivator, he was also a wise administrator and a skilled strategist. So he gave the church at Corinth a plan that would enable them to fulfill their promise, a practical plan for giving.

He wrote in his first letter to them, “Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come” (1 Cor. 16:1-2).

But, for some reason, the Corinthian church had not made good on its pledge. So, Paul writes in this second letter to encourage them to complete the project they had begun — to keep their promise. Then, to encourage them

in Christian stewardship, he cites two examples of the right kind of giving.

First, he reminds them of the Lord Jesus when he writes, “For you know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich” (2 Cor. 8:9).

And he points to the sacrificial, joyful, spiritual, giving of the Macedonian Christians.

He saw their generosity as a direct result of God’s grace in their lives and he holds them up as examples of the grace of giving. Four times in the first nine verses of this chapter he speaks of God’s grace as the source, the motivation, for giving (vs. 1, 6, 7, 9).

The Bible clearly teaches there are different kinds of grace. There is saving grace (Eph. 2:8-9); there is strengthening grace (Heb. 4:16); and there is sharing grace. This sharing grace is the motivating force for Christian stewardship.

Some people give out of guilt. Some give grudgingly — as a grim duty. Others give out of greed, for what they can gain in return. But we should give out of grace.

In the eighth chapter of 2 Corinthians, the apostle Paul teaches us three significant things about the grace of giving. When grace touches our hearts:

Hard times will not be a hindrance to giving.

Low expectations will not be an excuse for not giving.

Money will not be a substitute for self giving.

Who Does the Giving in America?

First, when grace touches our heart, hard times are not a hindrance to our giving (v. 2). Paul said the Macedonian

Christians gave out of “deep poverty.” The word “deep” literally means “down to the bottom.”

These believers were going through hard economic times. They were having difficulty making ends meet. They were literally “scraping the bottom of the barrel.” But, because God’s grace had touched their hearts, their economic hard times did not prevent them from giving. Their love and compassion, their Christian concern, was greater than their lack of resources, so they dug down deep and gave generously to help their unfortunate Christian brothers.

Giving is seldom a matter of resources, but of concern and compassion. The *Dallas Morning News* carried an article some time ago entitled, “A Surprising Portrait of Charity in America.” The article asked the question, “Who does the giving in America?” Then it answered its own question — “the very rich, which we’ve always known, and the working poor. The affluent are conspicuous only by their absence.”

The article was not an indulgence in journalistic hyperbole. It is a matter of record that people earning \$10,000-\$15,000 a year are 10 times as likely to make charitable contributions as people earning \$50,000-\$100,000.

The source of the information? The Internal Revenue Service. The folks who know the most about what we say we earn and do with our money. The writer of the article then makes this observation, “The higher the taxpayer’s income, the less likely he or she is to give...”

When we read facts like that we are tempted to pray for harder economic times. It seems to help people’s generosity. A member of my congregation several years ago

dropped by my study to give me some quail he had shot. As we visited he turned the conversation toward stewardship. A few years earlier our state had abolished its blue laws that prevented certain businesses from opening on Sunday.

Previously his stores, a large sporting goods chain, had not been permitted to open on Sunday. Now it could. He had serious misgivings about doing so, but could not resist the financial opportunity. Though his conscience bothered him, he began opening on Sunday just like most other businesses.

Then a serious economic downturn came to Texas and he found himself facing bankruptcy. He managed to retain one of his stores and that day told me he had determined that he was no longer going to open his store on Sunday and he had recently begun tithing as a result of the stewardship emphasis in our church. Then he gave this testimony, “Amazingly, my business is up 20 percent over last year. I don’t understand all the reasons why, but I am committed to continuing the Sunday closing and my own Christian stewardship.”

That was several years ago. More recently we were fishing together one afternoon and the subject of stewardship came up again. I said, “I hope you’re still tithing.” He said, “You bet I am. I would be more afraid to stop than I was to start. Man, it would take some courage to chance that.”

I’m not sure whether faith or fear started him tithing and keeps him tithing. But, I know this: he is blessed in doing so, and you will be also.

When grace touches your heart, even hard times will not be a hindrance to giving.

Don't Underestimate Your People

Second, when grace touches our heart, low expectations will not be an excuse for not giving (v. 5a). The apostle Paul could never be accused of having low expectations in life. He expected the highest and best out of himself and he expected as much out of others.

He said of his own life, “Brethren, I count not myself to have apprehended: but this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus” (Phil. 3:13-14).

On another occasion, challenging the church at Corinth to follow his example, he wrote, “Every man that striveth for the mastery is temperate in all things. Now they do it to obtain a corruptible crown; but we an incorruptible. I therefore so run, not as uncertainly; so fight I, not as one that beateth the air: but I keep under my body, and bring it into subjection: lest that by any means, when I have preached to others, I myself should be a castaway” (1 Cor. 9:25-27).

Paul not only expected much of himself, he expected much of others. When young John Mark defected on their first missionary journey the apostle Paul washed his hands of him. He steadfastly refused, in spite of pleas from Barnabas, to allow him to join in on their second missionary journey. It was only after years of proving himself that

Paul changed his mind and acknowledged the value of this young man. Paul clearly expected much of himself and much of others.

But, in the case of the Macedonian Christians, he shot too low. In his own words, he said they gave “not as we hoped” but they gave far beyond that.

But, Paul’s low expectations did not become an excuse for them. They gave out of grace.

When I became pastor of Green Acres Baptist Church, Tyler, Texas, years ago the church was having financial difficulties. They had not met their budget the previous year, and, in fact, had borrowed money to meet their operations bills.

One of the first things we did was launch an all-church canvas for stewardship. As you know, an all-church canvas is where half the members of the church go out and make the other half mad.

We were nearing the end of this program and nearing our goal of \$350,000 when, one afternoon, I was discussing with my minister of education some members of our congregation who had not yet returned their pledge cards and had not yet been canvassed.

As I thumbed through the duplicate cards I singled out the card of Jimmy and Donna Hayes. Jimmy was the junior high football coach with a young family and a wife who was dying of cancer. In fact, just the week before I had been called to the hospital during my lunch hour because the doctors thought Donna was about to die.

This family was going through such a difficult emotional time and had so many other worries on their mind that I felt

they had no time to think of or make a commitment to their church. Besides, they had enormous hospital bills that needed to be paid. This was not the time for them to worry about giving to the church. So, the minister of education and I agreed we would not send a canvasser to their home.

When we closed our books on Friday we were just a few dollars from reaching our goal. When I arrived at the church on Sunday morning there was one additional pledge card that had been mailed in. Guess who it was from? That's right, Jimmy and Donna Hayes. And, their pledge was enough to carry us over our goal.

I had underestimated Jimmy and Donna. I had not considered the grace of God that was working in their lives. But, my low expectations did not become an excuse. They gave anyhow.

Pastor, don't underestimate your people. And, don't try to protect your people's pocketbooks. They will do that themselves. Hold the expectations high. Lead them to experience God's grace. When you do, even our low expectations will not be used as an excuse for not doing what they ought to do.

A Gift of Thyself

Third, when grace touches our hearts money will not be a substitute for giving ourselves (v. 5b). Paul declares concerning the Macedonian Christians, "They first gave their own selves to the Lord, and unto us by the will of God."

Stewardship is not the church's plan for raising money. It is God's plan for developing people. So, giving money

can never be a substitute for giving ourselves. Money is merely an extension of ourselves and the giving of it is an expression of our commitment and gratitude to God.

Ralph Waldo Emerson said, “The true gift is the gift of thyself.” We must never allow money to become a substitute for giving ourselves to the Lord.

In the play, “The Fool,” by Channing Pollack, there is a scene in which a woman speaks of her furs as “a substitute for my husband’s time and love and companionship.”

The husband’s father reacts to this remark: “I don’t know what you women want. A man works his heart and soul out to give you things and still you are not satisfied.”

The wife replies, “Maybe we would like a little heart and soul.”

Things can never be a substitute for ourselves. That’s just as true with the Lord as it is with our spouse or our children. Stewardship is never complete when we drop money in the collection plate. It must include our very lives also — all we are and all we can do as well as all we have.

Lt. Clebe McClary was a young Marine who grew up in South Carolina, completed his college education, and was working as a coach when he joined the Marines. During his tour of duty in Vietnam his platoon was ambushed by the enemy and Lt. McClary lost an eye, his left arm, and he suffered so much damage to the rest of his body that he subsequently underwent 32 operations to retain the use of it.

After returning home Lt. McClary became a Christian. His conversion was dramatic and life changing. Since that time he has had a radiant smile and a positive testimony for

Jesus Christ.

While he was in the Philadelphia Naval Hospital the men of his platoon sent him a plaque that bears the quotation he learned from one of his coaches. He had printed the words on a piece of cardboard that hung on the wall of his hootche in Vietnam.

The plaque simply read, “In this world of give and take, there are not enough people who are willing to give what it takes.”

Are you? When God’s grace touches your heart, as it did the hearts of the Christians of Macedonia and Sam Houston, you will be.

Chapter 3

Much Given, Much Required

Luke 12:47-48

The late, beloved Bishop Fulton J. Sheen once said, “We have the Statue of Liberty on the east coast. Now, we need a statue of responsibility on the west coast.”

It is amazing, is it not, that many who stand up so vigorously for their rights fall down so miserably on their responsibilities. I suppose that should not surprise us. As Ogden Nash mischievously wrote in one of his couplets:

*“Why did the Lord give us agility
If not to escape responsibility.”*

But the Bible always matches the two together — rights with responsibilities, opportunities with obligations, privileges with duties.

One of the places where this can be seen most clearly is in a parable Jesus told about two disobedient servants. One knew his master’s will and did not do it. His disobedience was deliberate, willful, defiant. Jesus said he would be

punished severely. He would be beaten with many stripes.

The second servant was equally disobedient. But he did not know his master's will. His disobedience was not intentional. It was out of ignorance. Jesus said that he would be treated more leniently, i.e., beaten with few stripes. Then Jesus said, "For unto whomsoever much is given, of him shall be much required; and to whom men have committed much, of him they will ask the more" (Luke 12:47-48).

Notice the two phrases, "much given — much required," that are set side by side in this passage. The setting of them in that relationship enables us to see clearly just how related they are.

The context of these words is one of judgment. The parable from which they come brings us face-to-face with God to whom we must one day give an account. One of the things God will take into account on that day is our understanding of his will. It is the clear teaching of the parable that there will be degrees of reward and of punishment in eternity. And unmistakably, our knowledge of God's will will play a part in our judgment. "The servant who knew his master's will and did not do it will be beaten with many stripes." And, "the servant who knew not his master's will will be beaten with few stripes." We can't escape it. The more we know the more accountable we will be.

This is not an isolated truth in scripture. It is rather as broad as life itself. We are stewards of all God has given us. Whether you are talking about opportunities or abilities, resources or knowledge, God holds us accountable in proportion to that which we have. It is a cardinal truth of scrip-

ture: “Unto whomsoever much is given, of him shall much be required.” He has given us much. Much will therefore be required of us.

Look at at least four areas where this applies:

- We are responsible for our opportunities.
- We are responsible for our abilities.
- We are responsible for our resources.
- We are responsible for our knowledge.

Seize the Moment

First, we are responsible for our opportunities. Clarence McCartney, the renowned Presbyterian preacher, was once riding across the city of Chicago with William Jennings Bryan, when they came near the coliseum where, in 1896 at the Democratic National Convention, Bryan had made one of his great, perhaps his greatest, speeches. He defended the gold standard in the speech, declaring, “You shall not crucify mankind upon a cross of gold.”

So effective had been that speech that it won him the nomination of his party for the president of the United States for three terms in a row. McCartney said to him, “You must have made many great speeches in your lifetime as great or greater than that one, and yet they have hardly been noticed.”

Mr. Bryan said, “Yes, I suppose so, but that was my opportunity and I made the most of it. I suppose about all a man can do in this world is use or lose his opportunities.”

It is the same with churches as it is with individuals.

About all they can do is use or lose their opportunities. Not all churches have the same opportunities. The opportunities of some churches are bleak and meager. Because of their location, their facilities, their resources, their people, or their leaders, they will do little for God. But others have vast and limitless opportunities.

To have opportunity and to not use it is a terrible waste. The most tragic war in American history was the Civil War fought 1861-65. In that war we lost more American lives than we have lost in all other wars combined. One of the worst tragedies of the Civil War was that it lasted far longer than it had to because the Union army had such incompetent generals.

The Union forces were far larger than those of the Confederacy. In the last year of the war, the North had more than one million men in arms. The South had no more than 200,000. But the Union army had a succession of inept generals. The first four had one serious weakness — none of them was aggressive enough. They all waited to be attacked. It was not their nature to attack first.

Lincoln once said of his first general, George B. McClellan, “He is a superb organizer. He has good points, but he won’t fight.” Later he described the Army of the Potomac as “the personal bodyguard of General McClellan.”

Finally, Lincoln wrote to him in disgust, “Would you please loan me this army if you don’t intend to use it?”

I think at times the Lord must say in his heart to many pastors and of many churches today: “If you don’t intend to use this church, will you please loan it to me?”

Lyndon B. Johnson’s father used to say to him, “You

must seize the moment.” That’s what churches must do. Opportunities knock but they do not linger forever. As someone put it, “Opportunity is a bird that never perches.” To be successful you must act, and act quickly.

If you play it too safe, by the time you unlock the dead-bolt, unhook the safety chain, silence the burglar alarm, and twist the door knob, your opportunity will be gone. Remember, unto whomsoever much opportunity is given, of him shall much be required.

They Eat Your Guts Out

Second, we are responsible for our abilities. Not all people have equal opportunities and not all people have equal abilities. We like to say, “All men are created equal,” but it simply is not so. We may be equal under the law and we may be equal before God, but we are not equal in any other way, especially in our abilities. In fact, even if before God we are equal, we are not identical. Some are multi-talented and some are single-talented.

But, whatever abilities God gives to us, he holds us accountable for them. The late, legendary football coach, Paul “Bear” Bryant of the University of Alabama, in an interview with *Sports Illustrated*, shared his philosophy of coaching. He said, “There are four types of football players:

There are players who have ability and know it;

There are players who have ability and don’t know it;

There are players who don’t have ability and know it;

There are those who don’t have ability but don’t

know it.”

Then he said, “The one that makes you proudest is the one who isn’t good enough to play but it means so much to him, and he puts so much into it, that he does anyway. We’ve had a lot of those.” And, he continued, “The ones who have ability and don’t use it are the ones who eat your guts out.”

Wasted talent not only distresses coaches, it distresses the Lord. We dare not take the abilities he has given us and waste them by not using them to their maximum. Some of you have the ability to teach, but you are not doing it. Some of you can sing or serve in other capacities, but your talents go unused. We must not forget the words of our Lord, “Unto whomsoever much is given, of him shall much be required.”

John Wesley, early in his life, was wasting his abilities. He had been trained at Oxford, he was a scholar, and had preached in a college community. He had an eloquent voice and a keen mind. His father, who was a pastor of a small country church, was ill and persuaded John to come back home and help him in his parish ministry. After a few months, there came to Wesley a growing conviction that he was wasting the ability God had given him. One day he visited with an old man who was sick. After they had prayed together young Wesley was about to excuse himself when the old man looked at him from his sick bed and said, “Young man, do you want to serve God and go to heaven?” Wesley said, “I do indeed have such a hope, sir.” Then the old man, who isn’t even named in history, said to him, “I have listened to your voice from the pulpit. Methinks it is a

trumpet that belongs to the multitudes. The fens (lowlands and marshes) and the forest have small claim upon you, sir.”

Wesley thanked him and went on his way. But, as he went, God impressed him even the more that he was wasting his talents. As God revealed his will Wesley left the countryside and went back to Oxford and on to greater work for God where, in time, he became the greatest voice for God in his generation. It is with us as it was with Wesley, “unto whomsoever much is given, of him shall much be required.”

Don't Wait Until You Are Rich

Third, we are responsible for our resources. We are stewards of God. That means that all we possess we have received as a trust from him. He expects us to faithfully use all we have for his glory. And eventually we must give an account for the way we have handled his property.

John D. Rockefeller, Sr., one of our nation's first billionaires, was a devout Baptist. He believed that the ability to make money was a gift from God to be developed and used to the best of one's ability for the good of mankind. And, he practiced what he preached. He gave away more than \$550 million during his lifetime. Included in that was a \$1 million gift to the Annuity Board of the Southern Baptist Convention to help get the Board started.

But Rockefeller did not wait until he became rich to become generous. He gave a tithe of all he had from the time of his conversion. He believed he was a steward of all he had.

He taught his family that what they inherited was theirs on a service basis. And, that money brought a tremendous responsibility as well as a great opportunity.

David Rockefeller said when he was seven years old he received an allowance of fifty cents a week. He was taught to save five cents and contribute 5 cents to charity. “Our parents made us feel, from an early age, that we had to contribute, not just take.”

Nelson Rockefeller said his father’s credo was, “Every right implies a responsibility; every opportunity an obligation; every possession a duty.”

Jesus taught the same thing when he said, “Unto whomsoever much is given, of him shall much be required.”

At times the Lord must feel like the parish priest of Montcontour, France, as he peered at the meager pickings in the collection basket. The coins didn’t even cover the bottom. The priest turned to his parishioners and said, “My brothers and sisters, earlier today, when I arrived at church, I looked at all those fine cars parked in the square and asked myself, ‘My God, where are the poor?’ Now, having seen the collection basket, I wonder, ‘My God, where are the rich?’”

If I could persuade you to begin tithing today, I would be doing you one of the greatest favors of your life. “But,” you say, “things are so tight with me economically.” Good! The harder it is to tithe the more it will mean to you. “But,” you say, “I don’t see how I can make ends meet.” Good! That means it will take faith for you to do it. And, without faith it is impossible to please

him. “But,” you say, “I have other obligations.” Good! It will demand that you establish priorities and exercise discipline.

It comes to this, in life we do what we want to do. Everything else is just an excuse.

Do You Still Want to Go?

Finally, we are responsible for the gift of our knowledge. The very context of this parable of Jesus is a man “who knew his master’s will.” And that knowledge made him more accountable than the other man who did not know what his master wanted him to do.

Several years ago two men from my congregation and I made a trip to the Texas-Mexico border to look at prospective mission church sites. Missionary Robert Smith told us of a town of 15,000 people that had no church at all. It had for years been the center for drug smuggling all along the Texas-Mexico border. He tried as best he could to prepare us for the poverty and the spiritual darkness we would encounter when we got there. Just before we reached the international bridge that crossed from Texas into Mexico he pulled the car off on the shoulder of the highway and said, “I want to warn you, once you see the poverty and darkness that is in this place, you are just as responsible as I am to do something about it. Now, do you still want to go?”

His words stung me and frightened me, for I knew even then that knowledge always brings with it responsibility. And that “unto whomsoever much is given, of him shall much be required.”

The responsibility that comes with knowledge is taught

everywhere in scripture. In the Old Testament there was one law for the person who sinned ignorantly (unintentionally) and another for the person who sinned presumptuously (knowingly, willfully, defiantly) (Num. 15:29-30).

The Lord spoke through his prophet, Amos, “You only I have known of all the families of the earth: therefore I will punish you for all of your iniquities” (3:2) Preceding that verse God made a roll call of the nations surrounding Israel. As he named them one by one he pointed out their sins, usually man’s inhumanity to man, and announced his judgment upon them for that sin. But when he spoke of his own people, Israel, he said, “I will punish you for *all* of your iniquities.” Israel had special privileges and therefore stood under special obligation. They had been given much and much was required.

Jesus spoke this same truth when he said, “Woe unto thee Chorazin! Woe unto thee Bethsaida! For if the mighty works had been done in Tyre and Sidon, which were done in you, they had a great while ago repented, sitting in sackcloth and ashes. But it shall be more tolerable for Tyre and Sidon at the day of judgment, than for you” (Luke 10:13-14).

Tyre and Sidon were two great cities often mentioned in the Old Testament. They were notorious for their wickedness. Their names were synonymous with the judgment of God. However, the Lord reminds us that they will fare better on the judgment day because they had not known or heard of Jesus. It is a practical application of the truth, “Unto whomsoever much is given, of him shall much be required.”

The apostle Peter wrote of some in his day, “It had been better for them not to have known the way of righteousness, than, after they have known it, to turn from the holy commandment delivered unto them” (2 Peter 2:21). And James writes, “Therefore to him that knoweth to do good and doeth it not, to him it is sin” (James 4:17).

People sometimes ask me, “What about those who have never heard the gospel?” My answer is always the same, “You need not worry about them except to take the gospel to them. They will get a square deal from God. No one will ever be able to look God in the face and say, ‘You were not fair to me.’”

Then I remind them that the thing that concerns me most is not those who have never heard the gospel, but rather those who have heard it and are not doing anything about it.

A pastor friend told about a man who, when challenged to give, said, “If I only had some extra money, I would gladly give it to the church, but I just can’t seem to make ends meet for my family.” He went on to say, “If I just had some more time, I would be faithful in church and assume responsibility in it, but I have such long hours that there is simply no time to do anything.” And he added, “I wish I had some talent that I could use to serve the Lord in the church. But I have no talent. I can’t sing, or teach, or do anything. And it grieves me.”

It seemed God heard that man, and was touched by what he said. So the Lord gave him more money, more time, and a talent with which to serve him, and then waited. The man did nothing. So God took it all back.

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Then the man said, “Oh, if I only had those things back that God gave me, I would really serve him this time.” And God said, “Oh, shut up!”

The principle here that is as broad as life itself is, “Unto whomsoever much is given, of him shall much be required.” So if God has given you a great opportunity, seize it! If he has given you talent, use it! If he has given you wealth, share it! If he has given you knowledge, obey it!

Chapter 4

The Gift

Mark 12: 41-44

Oseola McCarty spent a lifetime making other people look nice. Day after day, for most of her 87 years, she took in bundles of dirty clothes and made them clean and neat for parties she never attended, weddings to which she was never invited, graduations that she never saw.

She had to quit school in the sixth grade to go to work, never married, never had children, and never learned to drive because there was never any place in particular she wanted to go. All she ever had was the work, which she saw as a blessing. Too many other black people in rural Mississippi did not have even that.

She spent almost nothing, living in her old family home, cutting the toes out of shoes if they did not fit right, and binding her ragged Bible with scotch tape to keep Corinthians from falling out. Over the decades, her pay — mostly dollar bills and change — grew to more than \$150,000 in savings.

“It was,” she said, “more than I could ever use.” So she

decided to give her savings away to finance scholarships for black students at the University of Southern Mississippi in her hometown of Hattiesburg.

“I wanted to share my wealth with the children,” said Miss McCarty, whose only real regret is that she never went back to school. She quit school, she said, when the grandmother who reared her became ill and needed care.

“I would have gone back,” she said, “but the people in my class had done gone on, and I was too big. I wanted to be with my class.”

In time, all her immediate family died. She didn’t have anybody, so she just stayed busy working and almost every dollar she earned went into the bank.

She did not want a building named for her. She did not want a statue in her honor. She only wanted one thing in return: to attend the graduation of a student who made it through college because of her gift.

Bill Pace, the executive director of the University of Southern Mississippi Foundation, which administers donations to the school, said concerning her gift, “I’ve been in the business 24 years now, in private fund raising, and this is the first time I’ve experienced anything like this from an individual who simply was not affluent, did not have the resources, and yet gave substantially. In fact, she gave almost everything she has.”

Miss McCarty’s donation so piqued the interest of Hattiesburg and the nation that they called her donation “the gift.” And businessmen in her community were so inspired that they determined to match her gift to the school. (*The New York Times*, Sunday, August 13, 1995.)

Mark, in his gospel, records for us the story of another little lady who made a big gift. He tells that Jesus sat in the temple one day, opposite the place where the offerings were put, and watched the people putting their money in 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 than all the others. They gave out of their wealth; but she, out of her poverty, put in everything — all she had to live on” (Mark 12:41-44, *The Amplified New Testament*).

This beautiful experience took place at the close of a day of furious controversy. The religious leaders of his day, in an effort to back him into a corner and discredit him before the people, had questioned Jesus about several controversial issues. With flattering words they said, “Teacher, we know you are a man of integrity. You aren’t swayed by men, but you teach the way of God in accordance with the truth. Is it right to pay taxes to Caesar or not? Should we pay or shouldn’t we?”

Jesus saw through their verbal trap and responded, “Give to Caesar what is Caesar’s and to God what is God’s.”

Not to be denied, they questioned him again, this time concerning the resurrection. Referring to Moses’ law, they presented a hypothetical case: There were seven brothers. The first one married and died without leaving any children. The second one married the widow, as Moses commanded, but he also died leaving no children. It was the same with the third. In fact, none of the seven left any chil-

dren. Last of all, the woman died, too. “At the resurrection,” they asked, “whose wife will she be, since the seven were married to her?”

His answer? “When the dead rise, they will never marry nor be given in marriage; they will be like the angels in heaven.”

Still determined, his critics asked, “Of all the commandments, which is the most important?”

Jesus answered, “Hear, O Israel, the Lord our God is Lord. Love the Lord your God with all your heart and with all your soul and with all your mind and your strength. The second is this: love your neighbor as yourself. There is no commandment greater than these.”

Frustrated by his answers, his critics gave up and walked away. No doubt wrung out by the tensions of controversy, Jesus then sat down in the outer courtyard of the temple, called the courtyard for the women, to rest. It was while he was there that this experience took place. The walls of the courtyard were lined with receptacles to receive offerings of the people. They were called trumpets because of their shape. They were large at the bottom and narrow at the top.

Each of the trumpets, thirteen in all, was labeled for the specific purpose for which the money was to be given — some for the poor, some for sacrifices in the temple, etc. This was designated giving. And, it was wholly voluntary. The money placed there was a recognition of God’s ownership and their stewardship.

I want you to note three aspects of this experience: The observation of Jesus — he beheld how the people gave; the

evaluation of Jesus — the rich gave much, she gave more; and the commendation of Jesus — he called his disciples to see.

The scriptures say Jesus “beheld” how the people gave. The word “beheld” means to look with a discerning eye. It describes a deep penetrating gaze that goes beyond just seeing the amount of money that a person gives, but also sees the motive. As he watched, perhaps shyly and with some degree of shame, a poor widow dropped two copper coins into one of the containers. The word “poor” means pauper. It describes a person who is poverty stricken. Most of the people of Jesus’ day were peasants. They did not have much to live on. But a pauper, a poverty stricken person, was below a peasant. This was the poorest kind of widow.

The gift she gave was the smallest coin in circulation. In our coinage, it would be worth about one-eighth of a cent. She dropped in two of them, so she was giving one-fourth of a cent. Hardly a substantial contribution. In reality, she had given the smallest gift possible.

Earlier Jesus had watched a number of people who were rich put large amounts in the treasury containers. But when Jesus saw her gift he called his disciples’ attention to it, saying, “That poor widow cast in more than everyone else.” The word “more” literally means “by far the largest.” She made the gift that day. She made, by far, the most significant contribution to God’s work.

No doubt the disciples raised their eyebrows when Jesus said that. How could this be? Jesus explained: the rich had given out of their abundance. She had given out of her poverty. The word “abundance” means that they gave

out of their overflow, out of their excess. They gave that which they could easily spare, that which they did not need. This dear lady had given money she actually needed to live on. She may very well have had nothing to eat that night because of her gift.

You might have expected Jesus to grab her by the arm and say, “Wait a minute, little mother. Don’t put anything in. Take something out.” But he did not stop her. The reason? Jesus looked on giving, not as an obligation but as an opportunity. Not as a duty, but a privilege. He would not deny this woman the opportunity to worship, the privilege of offering a sacrifice to God.

The truth of this experience must not be missed. It is this: the gift that counts is the one that costs. We do not really give anything significant until it is a sacrifice. With God, it is not the amount, but the proportion; it is not how much we give, but how much we have left over; it is not the size of the gift, but the size of the sacrifice that matters.

We, like the disciples, need to take a close look at this lady’s gift, for it is one of the greatest examples of sacrifice to be found in the Bible or elsewhere. As we do, we discover three things:

Her gift is an encouragement to some.

Her gift is a rebuke to many.

Her gift is a challenge to all.

The Paradox of Giving

First, her gift is an encouragement to some. There are

some in our churches today like this poor widow who do not have much to give. The elderly living on a pension; single mothers having to support their family; young people trying to get an education; and women whose unsympathetic husbands control the purse strings in their family have little to give.

My mother was such a lady. From middle age on she was active in her church. But my father controlled the money in the family and until his conversion late in life had no sympathy for the church. So the only money my mother had to give was the meager amount she saved back from her grocery money. She gave faithfully and joyfully, but her gifts were always small. It was not until my father died that she was able to begin tithing.

When we do not have much to give we are tempted to think, “My gift does not amount to much so it does not matter much. It is not much, so it won’t be missed much.”

The fact is, this lady actually gave more that day than anyone else because she gave sacrificially and joyfully. She reminds us that no one is so poor that they cannot give something, and a gift need not be large to be significant. It only needs to be a sacrifice.

With the Lord, our gifts are never measured by the amount alone. Nor are they measured by what someone else gives. They are measured by what we have and by the spirit in which we give them.

To give a worthy gift we need only to give as God blesses us. The apostle Paul commanded the church at Corinth, “Upon the first day of the week let every one of you lay by him in store, as God has prospered him...”

(1 Cor. 16:2).

Even the pagan philosopher, Aristotle, recognized this principle. “Liberality,” he said, “is measured according to a man’s substance.” And again the apostle Paul declared, “If there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not” (2 Cor. 8:12).

If you are not willing to give as God has blessed you, perhaps you would be willing for God to bless you as you give. There is an old and familiar story about a man who made a Jacob-like vow to God and his pastor. He said, “If God will bless me, then I will unfailingly give a tithe of all my income to his work.” He faithfully kept his vow, dividing his tenth between his church and some needy missionaries. Business boomed until finally his weekly pledge was over \$500.

Five dollars a week had been very easy to give. Fifty dollars was a delight. But \$500 a week — that seemed an appalling sum. There were other places where the man could invest such an amount. There were things he wanted and needed in his own life.

One day he went to his pastor to say, “Pastor, I simply cannot afford to continue to tithe. I am asking you to release me from my obligation.”

The pastor responded, “I’m sorry I cannot do that. But, I tell you what I will do. I will kneel with you here by my desk and we will ask the Lord to reduce your income sufficiently so that you will feel you are able to tithe again.”

Few of us, I think, would be willing to join in such a prayer. The Lord wants us to give freely, joyfully, and sac-

rificially. If this poor lady could do that, so can we.

If It Costs Nothing It's Worth Nothing

Second, her gift is a rebuke to many. It is a rebuke in that most of us, like the wealthy, give out of our surplus, out of our excess. We give only that which we do not need and will not miss. But this lady gave out of her very living. She gave that which she needed herself.

John Henry Jowett tells a story of an epitaph on a tombstone in a small town, at a small church, in a small cemetery out beside it. A lady had labored in the community for many, many years. She had worked tirelessly to help other people. She had given sacrificially of her means and her life and when she died the people of the community erected a tombstone in her memory. On the tombstone were these words, "She hath given what she couldn't."

They meant by that, she had given beyond what could reasonably be expected. She had given more than the ordinary person would give. That's what this lady did.

It was once in David's heart to make a sacrifice to the Lord. Araunah offered to give him an ox and his threshing floor and the wood he needed to make the sacrifice. But David would not accept it. He said, "I will surely buy it of thee at a price: neither will I offer burnt offerings unto the Lord my God of that which costs me nothing" (2 Sam. 24:24). Neither should we. David knew if a sacrifice costs nothing, it is worth nothing.

But neither these women nor David, as wonderful as their gifts were, are the best models for us in sacrificial giving. Jesus is. The apostle Paul reminds us of the grace of

the Lord Jesus Christ, who though he was rich, yet for our sake became poor, that we through his poverty might be rich (2 Cor. 8:9). It is his gift, not hers, that is a real rebuke to us.

Moving from the Superficial to the Sacrificial

Finally, this lady's giving is a challenge to all. Poverty has never been a justification for not giving to God. If we are committed to him, we will want to contribute to his work. We, too, need to move from the realm of the superficial to the sacrificial.

Gordon Cosby, who is pastor of the Church of the Savior in Washington, D.C., tells about a very poor widow in his congregation who could barely feed and clothe her six children. One day a church deacon came to Cosby to tell that each week the poor lady put money in the offering plate. The deacon suggested that the pastor should go to the widow and assure her that she could possibly put the money to better use and did not need to give to the church.

Cosby followed the deacon's advice, to his regret. The widow was very saddened with his suggestion, and said, "You are trying to take away the last thing that gives me dignity and meaning."

Carr P. Collins, well-known Baptist banker and philanthropist, spoke to a stewardship dinner in my church years ago. He told of a wealthy oil man in east Texas who made a profession of faith and joined a church. A denominational leader asked Mr. Collins, "Will we get any money out of him for our Baptist causes?" Mr. Collins replied, "I'll answer you if you will answer me one question — was

he genuinely converted? If the answer is yes, you will get millions. If it is no, all you will get is dimes and quarters.” It is the same with us. Real conversion touches our possessions as well as our soul. It makes us want to give.

It was stewardship commitment day at the Baptist church. Before the morning service the pastor said to the organist, “When I finish my sermon, I’ll ask all those in the congregation who want to commit to tithe this year to stand up. In the meantime you provide appropriate music.”

The organist asked, “What do you mean? What is appropriate music?”

The pastor replied, “Play the ‘Star Spangled Banner.’”

Let a man become a Christian, let him realize that he is a steward, let him come to regard his income as a trust fund to be administered for the glory of God and the good of man, and he will not have to be manipulated into giving. He will give freely and generously.

And let us not fool ourselves into thinking, “If we only had more money individually or even as a congregation we would give more.” I remind you it was the rich young ruler who walked away from Jesus. It was the rich fool who died unprepared. It was the rich church in Laodicea that was cold and indifferent.

The depth of our giving does not depend on the depth of our pockets but the depth of our love and commitment. Remember, it was the poor churches of Macedonia Paul held up as examples of Christian giving. It was the poor beggar who was carried by the angels to Abraham’s bosom. And it was the poor widow who gave the most.

This lady, whether by encouragement, rebuke, or chal-

lence, teaches us that no person is excluded from the privilege of making a worthy gift to the Lord. Through her example Jesus gave us a standard that everyone can meet. All we have to do is make a sacrifice.

One of the wonders of our faith is that every ordinary man and woman can achieve the highest in dedication and service to God. The heights of Christian devotion are not reserved for the clever, beautiful, intelligent, the wealthy. They are within the reach of the ordinary. We can become great by serving. We can gain life by dying to self. We can become first by being last. And we can give the greatest gift by making the greatest sacrifice. These are things we can all do.

Chapter 5

The Three Books of Worship

Nehemiah 12: 44-13:1

A mountain preacher walked into the newspaper editor's office in Rocky Mount, North Carolina, and said, "Mr. Editor, there are 47 in my church who subscribe to your paper. May we have a notice in Sunday's issue?" The editor said, "Yes," and the minister wrote out this announcement, "Mount Moriah Baptist Church, the Reverend John Obadiah, Pastor, preaching morning and evening; in the promulgation of the gospel, three books are necessary: the holy book, the hymnbook, and the pocketbook. Come tomorrow and bring all three."

Worship is the first duty of man and the principle business of the church. In the first commandment the Lord said, "I am the Lord thy God, which have brought thee out of the land of Egypt, out of the house of bondage. Thou shalt have no other gods before me" (Ex. 20:1-3).

In the second commandment he said, "Thou shalt not

make unto thee any graven image, or any likeness of anything that is in heaven above, or that is in the earth beneath, or that is in the water under the earth: Thou shalt not bow down thyself to them, nor serve them” (Ex. 20:4-5).

And to the woman of Samaria the Lord said, “The hour cometh and now is, when the true worshippers shall worship the father in spirit and in truth: for the father seeketh (desireth) such to worship him” (John 4:23).

Worship is to the church what breathing is to the human organism. It is an absolute necessity. It is not just a duty. It is not just something we should do. It is something we must do to continue to live as a church of the Lord Jesus Christ.

The very architecture of our churches speaks of the importance of worship. Churches usually have steeples. And a steeple has one purpose: to lift the eye heavenward. To raise our thoughts and attentions above the everyday problems of this world, to remind us there is a God in heaven, to give us a spiritual and emotional lift.

We not only need worship individually and collectively; we also need it nationally. Ralph Waldo Emerson cries out, “What greater calamity can befall a nation than the loss of worship.” Bishop Goire wrote, “No Sunday — no church; no church — no worship; no worship — no religion; no religion — no morals; no morals — no stability of government; and no government — anarchy.” All because worship has been neglected.

There are many stirring examples of worship in the Bible. One of them occurred in the days of Nehemiah when the rebuilding of the walls of the city of Jerusalem were completed.

When the Lord spoke to Nehemiah the walls of the city

of Jerusalem were little more than a pile of rubble and the city lay bare and vulnerable to every approaching enemy. Seventy years earlier the once mighty city had been besieged by Babylon. Its walls had been battered down, its beautiful temple had been sacked and burned, and the most capable of its people had been taken away into captivity. All of this had been a part of God's disciplinary action on Israel because of her idolatry.

Now, seventy years later, cured forever of idolatry, Israel was ready to repossess the land God had promised as an eternal inheritance. Within a brief period of time three major expeditions would be made from Babylon to Jerusalem. Zerubbabel led the first group. Under his leadership the temple of God was rebuilt. Ezra led the second group. Under his leadership worship was reinstated in the temple. Now the Lord spoke to the heart of Nehemiah, a high government official in the court of Artaxerxes, king of Persia, challenging him to return and rebuild the walls of Jerusalem.

In ancient days the walls of a city were its chief means of defense. Unless the walls were rebuilt the city would have no security. It would be vulnerable to every approaching enemy.

With confidence in the vision that came from the Lord, and fortified by prayer, Nehemiah returned to Jerusalem, organized the people into work teams, and accomplished the task in a record-breaking 52 days.

The completion of the project was a cause for celebration and worship. The city of God was now secure. The people were assembled. And on this occasion of

solemn worship, three distinct acts occurred. First, some were appointed to take the collection, to receive the tithes and offerings as the Lord had commanded. Second, singers were chosen to lead the people in songs of praise and thanksgiving to God. Finally, the scriptures were opened and the law of Moses was read before the whole congregation (Neh. 12:44-13:1).

This act suggests the three books of worship Rev. John Obadiah referred to — the hymn book, the holy book, and the pocketbook. Those were the three books of worship then, and they are the three books of worship today. Look at their place in worship:

- The hymnbook.
- The holy book.
- The pocketbook.

Something to Sing About

The first book of worship is the hymnbook. On this day of great celebration Israel sang songs of praise and thanksgiving to God. From the beginning ours has been a singing faith. When the angel announced to Mary that she would give birth to the Savior, she burst forth in a song of praise. At the close of the Lord's Supper, Jesus and his disciples sang a hymn and went out into the night. And from the Philippian jail, Paul and Silas sang hymns at the midnight hour.

And the early church continued this practice. History records that in the first century A.D. the governor of Bithynia had been requested by the Emperor Trajan and the Roman senate to investigate a religious sect known as

“Christians.”

Somewhere near 100 A.D., after an exhaustive and thorough investigation, Pliny the Younger wrote a series of letters about his findings concerning those Christians. He told the Emperor how these people met for public worship on Sunday before sunrise, how they sang hymns and made vows to renounce all practices inconsistent with their Christian faith. One statement Pliny the Younger made was really impressive. He said, “All I can find out about this sect called Christians is that they pray to one called Jesus as God, they sing hymns, and they pay taxes.”

There are no great churches without great music. For that reason we need to rediscover the place of music in worship. The purpose of music in church is not to entertain the congregation. Some churches major on hand-clapping, toe-tapping, finger-snapping, knee-slapping music that’s fun to listen to. We ought to enjoy the music of the church, but its purpose is not to entertain.

Its purpose is not to display the vocal skills of the choir or an individual. Music ought to be done well, but display is not its purpose.

And, its purpose is not to lift the musical appreciation level of the congregation. I have worked with some musicians who seem to see this as their mission. When that has been the case, the music has usually been so high and so cold you needed to de-ice the hymnal covers before you took off lest you crash in mid-chorus.

The purpose of music, as is the purpose of worship, is to move our hearts toward God. Henry Wadsworth Longfellow expressed it beautifully when he wrote:

*God sent singers upon the earth
With songs of sadness and of mirth
That they might touch the hearts of men
And bring them back to heaven again.*

The scriptures are not silent about the place of music in the church. The apostle Paul admonishes, “Let the word of Christ dwell in your richly in all wisdom; teaching and admonishing one another in psalms and hymns and spiritual songs, singing with grace (thanksgiving) in your hearts to the Lord” (Col. 3:16).

And again Paul writes, “Speaking to yourselves in psalms and hymns and spiritual songs, singing and making melody in your heart to the Lord” (Eph. 5:19).

The purpose of music, according to Paul, is glorification, edification, and affirmation. It is to glorify God, edify one another, and to testify to our faith. When the congregation sings, it is the only time during the entire worship service that we all become preachers. When we sing the message of the songs, we are voicing the convictions of our heart to God, to one another, and to ourselves. Preaching is one way traffic, and so is special music, but when we join in the song service, we are witnessing to the truth in the word of God.

Did you ever stop to realize that the religions of the Bible are the only religions that include a hymnbook? That’s because we are the only ones who have or ever have had anything to sing about.

The forgiveness of our sins is a cause for singing; the power that is ours day by day is a reason for song; the prospects of heaven with its perfect order is a reason for

song. Do you recall the fortieth psalm? David is telling about his experience and he says, “He brought me up... out of the miry clay...and hath put a new song in my mouth.” In other words, David said, “The Lord took me out of the mire and put me in the choir.” He did the same for all of us.

We have no promise that we will have preaching in heaven, but we have been promised that we will sing. If we’re going to sing in heaven, we need to tune up down here.

In the song, “We’re Marching to Zion,” there is a line that goes like this, “Let those refuse to sing who never knew our God.” But we know him, and we know what he has done and can do. So, when we come to church we ought to open our hymnbooks and sing from our hearts. It’s one of the ways we worship.

Timely and Timeless

The second book of worship is the holy book — the Bible. So, of the worship in Nehemiah’s day we read, “On that day they read in the book of Moses in the hearing of the people...” (Neh. 13:1).

The Bible is the timeless and timely word of God. Nineteen centuries of experience have tested the book. It has passed through critical fires no other volume has suffered, and its spiritual truth has endured the flames and come out without so much as the smell of burning.

Skeptics have tried to bury the Bible like they tried to bury God, but the corpse always comes to life in the midst of the interment, to outlive the pall bearers.

John Clifford expressed this truth when he wrote:

Last evening I paused beside a blacksmith's door

And heard the anvil ring the vespers chime.

"How many anvils have you had," said I,

"To wear and batter all these hammers so?"

"Just one," said he; then said with twinkling eye,

"The anvil wears the hammers out, you know."

So, I thought, the anvil of God's word

For ages skeptics blows have beat upon;

Yet, through the noise of falling blows was heard,

The anvil is unharmed — the hammer's gone.

Diocletian, the Roman emperor, was a hammer. In 303 A.D. he issued an edict that every Bible should be burned. He brought to bear against the scriptures all the military and political power of the greatest empire of the world. But today Diocletian is gone and the Bible remains.

Voltaire, the French infidel, was a hammer. Over 200 years ago he said, "Fifty years from now the world will hear no more of the Bible." But today Voltaire is dead and the Bible lives on.

Robert Ingersoll, the American agnostic, was a hammer. For thirty years he criss-crossed the country attacking the Christian faith and pointing out what he believed were errors in the Bible. But today the Bible remains the number one best seller of all time. And recently a friend gave me a copy of Ingersoll's complete lectures he bought from a used book store for thirty-nine cents.

The Bible is not only timeless, it is timely. The truth of time gnaws all books but the Bible. It has a pertinent relevance to every age. The old African was right. As he sat

under a tree reading the Bible, a missionary said to him, “I see you are reading the book.” The man replied, “Oh, no. It’s reading me.”

The author of the book of Hebrews wrote, “The word of God is quick (alive), and powerful, and sharper than any two-edged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart” (Heb. 4:12).

Samuel Taylor Coleridge said the same thing in another way. He said he believed the Bible to be the word of God because, as he put it, “It finds me.”

The Bible asks the right questions. It gives the right answers. It instills the right values. And it projects the right vision. It contains the very counsel of God.

“How,” you ask, “can the wisdom of the infinite God be reduced to only one book?” My answer is, “Who but God could reduce his revelation to just one book?” The tax code of the United States is some 6,000 pages of fine print. If Congress had written the Bible it would take a freight train to haul it. But since God wrote it, I can hold it in my hand, carry it in my pocket, and hide it in my heart.

Who should read the Bible?

The young — that they may learn how to live.

The old — that they may know how to die.

The ignorant — that they may gain wisdom.

The learned — that they may develop humility.

The rich — that they may learn compassion.

The poor — that they may find comfort.

The weak — that they may gain strength.

The strong — that they may have direction.
The haughty — that they may be warned.
The humble — that they may be exalted.
The troubled — that they may have peace.
The weary — that they may find rest.
The sinner — that they may gain salvation.
The doubting — that they may have assurance.
All Christians — that they may have guidance.

We meet God in the Bible as in no other book. So, when you come to church, open the holy book and let God speak to you. It's another of the ways we worship.

Hallelujah for the Offering

The third book of worship is the pocketbook. A new pastor came to the church and everyone was excited. The first Sunday he stood to deliver his sermon he said, "If I'm gonna be pastor of this church it's gonna walk." And the people replied with enthusiasm, "Amen, let her walk, brother, let her walk."

He said, "And, furthermore, if I'm gonna be pastor of this church, she's gonna run." And the people responded enthusiastically, "Amen, let her run, brother, let her run."

He said, "Moreover, if I'm gonna be pastor of this church, it's gonna fly." And the congregation replied, "Amen, let her fly, brother, let her fly."

Then he said, "If this church is gonna fly, then it's gonna take money." They replied, "Let her walk, brother, let her walk."

Sometimes we lose our enthusiasm when the preacher starts talking about money. But the pocketbook is as much a book of worship as is the hymnbook or the holy book. It

is a book of worship because our love follows our pocket-book. Didn't our Lord say, "Where your treasure is, there will your heart be also"? Some people say, "Dedicate the heart and the money will follow;" but our Lord puts it the other way around. If your treasure is dedicated, your heart will be dedicated. If it is not, it simply won't. It is as simple as that.

So we read of the worship in Nehemiah's day, "Also that day they offered great sacrifices, and rejoiced, for God had made them rejoice with great joy...and at that same time were some appointed over the chambers (rooms of the storehouse) for the treasures, for the offerings, for the first fruits, and for the tithes ..." (Neh. 12:43-44).

Giving has always been a part of true religion. Abraham, long before God commanded us to do so, gave tithes of all he possessed to Melchizedek, the priest of God (Gen. 14:18). He did it not because he had to, but because he wanted to. It was apparently a voluntary expression of his gratitude to God for his goodness and grace.

Jacob, without coercion or command, after a night of wrestling with God freely made a vow to God saying, "If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, so that I come again to my father's house in peace; then shall the Lord be my God: ...and of all that thou shalt give me I will surely give the tenth unto thee" (Gen. 28:20-22). He did it not out of obligation, but out of adoration and appreciation.

It was under Moses that tithing became a sacred duty.

“And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord’s: it is holy unto the Lord” (Lev. 27:30).

In the New Testament neither our Savior nor his apostles commanded tithing, but Jesus did endorse it (Matt. 23:23). This affirmation suggests that tithing is God’s plan for the support of his work and is a solemn act of worship in both the old and new covenants.

So giving to the church is not just a means of paying the bills. It is a means of worshipping the Lord. It is a way of making spiritual sacrifice to him (Heb. 13:15-16).

We should give to the Lord as freely, joyfully, and sacrificially as did these saints of old. It is an essential part of worship. I led a revival meeting at the Greater St. Stephen’s Baptist Church in Fort Worth several years ago. After a lengthy music program the pastor, Michael Bell, said, “The music is now finished and it’s time for the offering.” And, the people, with one accord, shouted, I mean shouted, “Praise the Lord!”

I think that’s what Paul had in mind when he said, “God loves a cheerful giver.” And I think that is the spirit in which we should give.

So, when you come to church, bring your pocketbook and give from it freely and joyfully and generously. It is a book of worship also.

Someone has observed that the only freedom a man really has is to choose his God: that is, the value that will be most important in his life. Once we have determined our God, then our God begins to determine us.

So, let us follow the resolve of the poet:

*The dearest idol I have known,
Whate'er that idol be,
Help me to tear it from Thy throne,
And worship only Thee.*

And we worship the one true God with three books: the hymnbook, the holy book, and the pocketbook.

Chapter 6

Give What You've Got

Mark 8: 1-6

Two facts are equally true, man does not live by bread alone; neither can he live without bread. Jesus recognized both of these needs and by the miracle of feeding the multitudes he not only declared himself to be the bread of life for the souls of men, but also the provider of bread for the bodies of men (Mark 8:1-6).

This miracle occurred in the region of Decapolis on the eastern shores of the Sea of Galilee. As Jesus preached and taught, the crowds grew larger and larger until there was such a vast multitude that a kind of “camp meeting” atmosphere prevailed. Many had come bringing their lunch baskets that they might stay as long as possible.

For three days the people held on, sleeping on the ground at night and eagerly pressing around Jesus, the great wonder-worker, by day. Jesus was deeply touched by the sight of the multitudes composed largely of Gentile people. To him it was symbolic of the wider conquest of his kingdom in the future. During the three days, the people ex-

hausted their supply of food, and yet they would not leave. These Gentiles had never witnessed things like this and were charmed beyond words.

Jesus expressed concern to his disciples over the crowd. He did not want to send them away hungry because many of them had traveled great distances and could not stand the long journey home without food. He wanted to know if his disciples knew of any way to feed them.

The apostles held in memory that Jesus had fed five thousand in Galilee by multiplying five loaves of bread and two small fish. But they were mostly Jews. Would he feed the multitude of Gentiles this way also?

They obviously didn't think so, for they responded that there was not enough food to feed such a crowd of people and they did not know where they could get enough. They were in the open countryside and there was no place to buy enough food. They didn't have it and they didn't know where to get it. So, they presented to Jesus a picture of helplessness and hopelessness. They realized the problem, but their resources were inadequate and there was nothing they could do about it.

Jesus then asked, "How many loaves have ye?" They told him that they had seven. Jesus took the loaves, thanked God for them, and gave them to his disciples to pass among the multitudes. Someone found a few small fish, so Jesus blessed them and distributed them also. When the crowd of over 4,000 had been fed there were seven baskets full of food left over. Jesus then sent the crowd home.

The great truth of this experience is that it presents

Jesus as both satisfier and multiplier. He satisfies our hunger and he multiplies our potential. He is the master of multiplication. He takes what we bring to him and multiplies it to meet the needs of the world around us. He can multiply our little into a lot.

The problem was, there was a vast throng of 4,000 people who did not have anything to eat. The response of the disciples was that they had no food and there was no place to get it.

The disciples focused on what they did not have and what they could not do. They were focusing on failure and dwelling on the negative. Many people do that when they are confronted with a difficulty. They think of what they do not have and why they cannot help.

They walk around like a cruise director on the Titanic — expecting the ship to sink at any minute. They are like the boy who came home from school and told his father, “Dad, I think I failed my arithmetic test today.” The father, desiring to teach the boy to be more optimistic, said, “Son, don’t talk like that. Be positive.” The boy responded, “All right, Dad, I’m positive I failed my arithmetic test.” Many people are positively negative.

What a tragedy since most of the barriers in life are mental. If we think a thing can’t be done, we usually don’t try. And if we don’t try, we can’t do it. If we focus on what we don’t have, rather than on what we do have, we usually end up doing nothing.

If others had thought that way they’d have never accomplished anything. But instead of focusing on what they didn’t have, and by using what they did have, they changed the world.

Don't forget that...Shakespeare had no typewriter or word processor; Einstein didn't know a potato chip from a computer chip; the apostle Paul honeycombed the Roman empire with churches without the assistance of a mission board; and David decked Goliath without the help of Howard Cosell.

Christ replied to his disciples' negative statement as if he was ignoring it. He asked, "How many loaves have ye?" It was as if Jesus was saying, "I'm not interested in what you don't have. Tell me what you do have. Don't tell me what you can't get; show me what you've got. Give it to me! Let's see what we can do with it."

When they put the little they had into the hands of Jesus, he multiplied it into a lot. He took their insufficiency and made it sufficient. He took their inadequacy and multiplied it into an abundance.

These disciples grossly overestimated their poverty. They failed to look at all their resources. They felt that they had nothing, but they had Jesus and that was enough. In his hands they became sufficient. He multiplied the seven loaves and the two fish.

The great truth of this miracle is that we need to stop dwelling on what we don't have. We need to take what we have, put it in the hands of Jesus, and let him multiply it. He is the master of multiplication.

There are at least three areas of life where this truth needs to be applied.

- Jesus can multiply our talents.
- Jesus can multiply our tithes.
- Jesus can multiply our testimony.

Give Him Your Talents

First, we need to give him our talents. He can multiply and maximize them. The late Herschell H. Hobbs, in his book, *The Gospel of Giving*, tells about a young serviceman who accepted the call to be a medical missionary. Now that he was definitely committed, he faced a long, hard road of preparation. In one of his letters to Dr. Hobbs he made one of the most poignant statements that I have ever read. He said, "I have so little in myself, and my abilities need great development, but I know that God has never asked a man to do anything that was too hard for him to accomplish. I intend to do all that I can by every possible means, to serve him." And then he added these words, "If I do what I can, God will do what I can't."

Twelve words — no more, no less — but they sum up the message of this miracle. The real question in life is, "Will you do what you can?"

All of God's servants who have been privileged to accomplish great things for his cause have been painfully aware of their weaknesses and inadequacies. But they did what they could and God did what they couldn't.

Moses is a case in point. Moses was a timid, stammering shepherd with a tremendous inferiority complex. When God called him to lead the children of Israel out of Egyptian bondage, he had a multitude of reasons as to why he was not the man for the job. To convince the hesitant Moses of his great power, God asked him, "Moses, what is that in your hand?" It was a shepherd's staff. The Lord told him to throw it on the ground. It became a slithering snake. Then the Lord said, "Pick it up

again.” As Moses reached down and picked up the snake it turned into a shepherd’s staff again. If God was able to turn a staff into a snake, and then turn it back into a staff, then surely he could turn a shepherd into a statesman. And that’s exactly what he did.

God’s question to Moses is also his question to you, “What is that in your hand?” How many loaves have ye? Give them to the Lord and he will use them. What he did with Moses in the Old Testament and what he did in Decapolis 2,000 years ago, he can still do today. He is the master of multiplication.

Don’t talk to me about the ability you don’t have. I want to know what abilities you do have. Whatever they are, put them in the hands of Jesus and let’s see what he can do with them.

Besides, it is not ability but availability and dependability that God is really looking for. So, stop talking about what you can’t do and start doing what you can do. Give your talents, no matter how meager, to Jesus and he can multiply your effectiveness.

President George Bush, in his State of the Union Address, said, “We all have something to give. So if you know how to read, find someone who can’t. If you’ve got a hammer, find a nail. If you’re not hungry, not lonely, not in trouble — seek out someone who is.” We all do have something to give, if we’ll just give it.

Our biggest problem is that so many do not do what they can. They are like a former staff member who called me recently. I asked him, “How are you doing?” He replied, “I am doing great. I am working with a pastor who

doesn't do anything and I'm helping him."

There are lots of people who aren't doing anything and lots of others who are helping them.

Jesus didn't make bread out of nothing. He didn't multiply nothing into fish. But he did take seven loaves and a few fish and multiply them. It is difficult for God to bless your nothingness. Get busy and go to work for God. Give him the labor, the abilities, the talents that you have and he can multiply and bless them.

Give Him Your Tithe

Second, he can multiply our tithes. Mother Teresa of Calcutta, India, has become an international symbol of faith and real success. Once she had a dream to build an orphanage. She told her superiors, "I have three pennies and a dream from God to build an orphanage."

"Mother Teresa," her superiors chided, "you cannot build an orphanage with three pennies. With three pennies you can't do anything."

"I know," she said smiling, "but with God and three pennies I can do anything!"

Mother Teresa built her orphanage.

In Alexandria, Louisiana, is one of the most beautiful auditoriums in the south. For years the church worshipped in an inadequate educational building. The adult membership spoke of a need for a place of worship but always they spoke of debt and of the large sum of money involved. Finally, after about fifteen years, a miracle happened. One Sunday night Mrs. Lena David talked with her Intermediate Training Union about the need for an auditorium costing

many thousands of dollars. At the close of her remarks someone suggested that they take an offering with which to start a building fund. They did, and received something like \$3.56. This was turned over to the pastor, who announced the sum in the church bulletin as the beginning of the building fund. A bank president in the congregation saw the article, and mailed a sizable check to the church. Others took up the challenge and today there stands "The church in the heart of the city, in the heart of the state, for the hearts of the people."

Someone gave the little that they had and God multiplied it into enough to meet needs. There are some people who talk about what they would give to God if they had a million dollars. God is not interested in what you would do if you had a million dollars. What he wants to know is what you are going to do with the salary that you are making right now. If you are not faithful in the little things of life, there is no reason to believe that you would be faithful with the big things of life. If you don't give generously out of what you have, there is no reason to believe that you would give generously out of what you might get.

Before I came to the Annuity Board I turned the job down twice. I was happy as a pastor and that's all I ever wanted to be. One day, after I had said no to the job the second time, the phone in my study rang. On the other end of the line was my boyhood pastor, John M. Wright. He was well over 86 at the time.

He said, "I was praying for you this morning and the Lord gave me a verse for you: 'Thou hast been faithful over a few things, I'm going to make you ruler over many.'"

I said, "Oh, Brother Wright, I don't want to hear that. I've already told them 'No' at the Annuity Board."

He responded, "I'm not trying to tell you what to do. I'm just sharing a verse the Lord gave to me."

I thought back across the years, and remembered I had tried to be faithful. When I became a Christian at the age of 14, Brother John taught us we ought to tithe. And, I thought I was supposed to do everything the Lord said do. So, I began tithing.

I was working at a theater at the time making 35 cents an hour, but I began tithing.

When Cathy and I married and I worked in the maintenance department at Baylor University for 75 cents an hour, and Cathy worked in the library for 50 cents an hour, we tithed.

When I became pastor of my first weekend church, making \$30 a Sunday, we tithed.

When I moved up in the world and became pastor of First Baptist Church, Troy, Texas, at a salary of \$67.50 a week, we tithed.

Through the years I have tried to be faithful to the Lord and he has been more than faithful to me. He has blessed beyond anything I ever would have thought, hoped, or asked for.

I don't know if he will bless you as he has me, but I know this, if he doesn't give you more he will make what you've got go further.

If our Lord could multiply seven loaves and a few fish into a meal for a multitude of 4,000 people, surely he can multiply your gift also. Give what you can and God will

bless it.

Give Him Your Testimony

Finally, he can multiply your testimony. David Ben-Gurion, former Prime Minister of Israel, was asked what it would take to establish a new nation. He laughed and replied, “All I need starts with the letter A — A lot of planes, A lot of guns, A lot of money, A lot of men.”

We, too, could say that all we need to expand Christ's kingdom starts with the letter A — A lot of love, A lot of prayer, A lot of dedication, and A few witnesses.

Some people talk about how they would serve the Lord if they just knew the Bible better, if they were seminary trained, if they had a more dramatic testimony. But God is not interested in what you don't know. He's interested in what you're doing with what you do know. We already know enough gospel to save the whole world. Our problem is not ignorance, but indifference. If we would just share with others, our own testimony of Christ's working in our lives, he could use that mightily.

Have you ever wondered where this vast crowd that Jesus fed came from? It was a tremendous crowd of over 4,000 people. No doubt the healing of the deaf man in the previous chapter of Mark's gospel inspired some of it and helped to arouse the vast multitudes. But if you really want to know where they came from, go back to Mark, chapter five, and read about Jesus' healing the Gadarene demoniac. This wild man who lived among the tombs was made whole by Jesus. Then Jesus told him to go back to his people and tell them what great things the Lord had done for

him. He did just that and the whole country was caught up with what the Lord could do (Mark 5:19-20). That's where this crowd came from.

Remember that this was before the days of television. Nobody filmed Jesus healing the demoniac and showed it on the ten o'clock news. It wasn't reported in the headlines of the local "Decapolis Times." And it wasn't carried as a news release over the local radio stations of that day. This man told everyone what God had done for him. And the people who heard him were so moved by his testimony that when Jesus came back to that region the whole countryside emptied out to see and hear him for themselves.

They came basically because of the witness of this one man. Don't ever underestimate the importance of one person telling another what Christ has done for him.

Has he saved you? Has he forgiven you? Is there peace in your heart? Do you have the hope of heaven? Are you unafraid of dying? Do you know of his abiding presence? What has Jesus done for you? Tell somebody else. Forget the fact that you can't quote yards of scripture, you don't teach a Sunday School class, or you haven't been to the seminary. Stop worrying about what you don't know and what you don't have and start sharing what you do know with whatever ability you do have.

People are looking for peace and joy, hope and forgiveness, and courage to face death. If they find out you got those things from Jesus, they may become interested in him. They aren't interested in church. They don't care about formal religion. But they do want peace and joy,

hope and forgiveness.

If you put what you have into the hands of Jesus, he can multiply it into a great and wonderful thing. The message of this miracle is that the master who can take seven loaves and a few fish and multiply them into a meal for a multitude can also take your talent and tithes and testimony and multiply them so that they can bless great multitudes also.

One of the interesting things about this experience is that it all occurred in Decapolis, which was largely inhabited by Gentiles. Earlier in Mark, Jesus had performed a miracle by feeding 5,000 people. But at that time he was on the western shores of the Sea of Galilee and his audience was largely Jewish. Now he is on the eastern shores of the Sea of Galilee and his audience is largely made up of Gentile people. In both instances he uses the same miraculous power to provide bread for them.

When we put these two stories together, it forecasts that Jesus came to satisfy the hunger of the Jews and the Gentiles alike. We see in him the God who opens his hand and satisfies the desire of every living thing.

The feeding of the 5,000 is understood as an invitation to the Jewish people to fellowship and to share his life. This is understood as Jesus' inclusion of the Gentiles equally in full fellowship and in the sharing of his life. The Jews and the Gentiles were both provided for in Christ Jesus.

There are then really two great truths in this miracle: Jesus satisfies our needs, and he multiplies our potential. So, in bringing what you have to Christ, don't forget to bring yourself. He wants both.

Chapter 7

The Christian's View of Wealth

1 Timothy 6: 6-19

A timid advertising agency employee mustered up enough courage to ask his hard-driving boss for a raise. He entered the office of his manager, only to be met with the question, “Jones, what’s the first law of good advertising?”

Jones, startled, hesitated for a moment and the manager said, “Repetition, repetition, repetition. Over and over and over. Again, again, and again. Repeat, repeat, repeat. That, Jones, is the first law of good advertising. Now, Jones, why did you come in here?” the manager asked.

To which Jones replied, “I want a raise, I want a raise, I want a raise.”

We live in a world of rampant materialism. Many share the philosophy of the man who said, “To be successful, find out where the money is and get there as quickly as you can, and when you get there, get all you can, and then get out of there with all you can get out of those who are there, before

those who are there get out of you all that you got there after you got there.”

Or they share the philosophy of former Secretary of Treasury, Lloyd Bentsen, who said, “Money is not the key to life, but if you’ve got some you can have a key made.”

In contrast to the views of our world, Jesus once asked, “For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?” (Matt. 16:26).

To gain the world at the expense of your soul is a poor bargain. If we are wise, we will pay more attention to eternal values and to our heavenly bank account than to the things of this world.

The apostle Paul urges us to do this in 1 Timothy 6:6-19. Paul begins by stating that a godly life is the greatest thing a person can have. And, if a person has that, he should be deeply satisfied.

Then he reminds Timothy that we brought nothing into this world and we will carry nothing out. Therefore, if our basic needs are met, we ought to be content.

Then follows a warning: people who desire things too much are in danger of falling into great sin. Paul’s advice, therefore, was to seek after the Christian virtues of righteousness, godliness, faith, love, patience, and meekness.

He then instructs Timothy to warn the rich not to be proud or to trust in their earthly possessions. Instead they are to be rich in good works and willing to share what they have. In so doing they will be laying up treasures in heaven.

In these verses the apostle Paul sets out for us the Christian view of wealth. What, you may ask, has this got

to do with me? I'm not rich! Wealth is a relative thing. I have never considered myself a rich man, monetarily. But in comparison to most people in third world countries, I am a wealthy man. So this has got everything to do with me — and you. What is the Christian view of wealth? Paul reminds us of three things.

Wealth is temporal.

Wealth is a temptation.

Wealth is a trust.

He Left It All

First, wealth is temporal — we should view it rightly. Paul begins by reminding us of the place of wealth in our lives. He says we brought nothing into this world and we will carry nothing out. Therefore, we ought to be satisfied with our basic needs being met (vs. 7-8). We ought to put godliness above everything else. If we can gain that, we have gained that which is lasting. Everything else is temporal.

Over the triple doorways of the Cathedral of Milan there are three inscriptions spanning three beautiful arches. Over the right arch is sculptured a cross, and with it the words, "All that troubles is but for a moment."

Over the left arch is carved a beautiful wreath of roses, and underneath it the words, "All that pleases is but for a moment."

Over the great central entrance to the main aisle is the inscription, "That only is important which is eternal."

W. T. Waggoner was secretary of the treasury under President Dwight D. Eisenhower. He was one of the richest men in Texas. His ranch covered 500,000 acres. He once

took a businessman on a tour of his ranch. He pointed north and said, "You can ride 50 miles in that direction and you will still be on my land." Then, pointing west, he said, "You can ride 25 miles in that direction and still be on my land."

At the death of Mr. Waggoner, someone asked his business manager, "I wonder how much W. T. left?" The manager answered, "He left it all."

So will we. We all enter and exit life possessing the same thing — nothing. Since things are for time alone and not for eternity, they ought never to be of primary value in our lives.

Jesus emphasized this same truth when he said, "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also" (Matt. 6:19-21).

Most of us have lived long enough to learn that just about the time a man says, "I've got it made," time runs out on him. Life's treasures are always being eaten by the moths of depreciation, wasted by the rust of inflation, and stolen by the thousand and one varieties of thieves that inhabit this earth. That's why our Lord says here, "Because I love you I do not want you to spend your short but valuable lives piling up temporary treasure."

Temporary holdings do not constitute real riches. That which can be lost is not really owned. No man is rich to whom the grave brings bankruptcy.

Don't Let It Make a Fool of You

Second, wealth is a temptation — we should watch it carefully. Next, the apostle Paul warns that people who “will be rich fall into temptations and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition” (vs. 9).

Then he reminds us, “For love of money is the root of all evil” and many who have coveted after it have strayed from the faith and brought great sorrow upon themselves.

It should be noted that the Bible does not say money is evil. It is the love of money that is evil. We were made to love people and to use things. When that order is reversed, we are in trouble. We need to be reminded that a poor man can love money as much as a rich man. Having money is no prerequisite for loving money.

Those who set their heart on being rich, who make wealth the object of their lives, said Paul, are tempted to neglect the higher interests of the soul and their duties to God. Their eager desire for riches becomes a net in which they are entangled and helplessly held. It is like a spider web from which they cannot easily escape.

A keen observation was made by C. S. Lewis in *The Screwtape Letters* to the effect that prosperous times provide excellent campaigning climate for the devil. Says Mr. Lewis: “Prosperity knits a man to the world. He feels that he is ‘finding his place in it,’ while really it is finding its place in him.”

John Ruskin, English writer, tells the story of a man who was in a ship that was about to sink. He took a belt containing 200 pounds of gold and tied it around his waist.

He simply could not bear to leave the gold behind.

He started to swim for the shore, but the weight of the gold was so great that he could not make it. As he sank into the water, Ruskin asked the question, "Did he have the gold or did the gold have him?"

That's a question we need to ask ourselves, "Do we have things, or do they have us?"

Some unknown poet has written:

*Dug from the mountainside, washed in the glen,
 Servant am I or the master of men;
 Steal me, I curse you,
 Earn me, I bless you,
 Grasp me and hoard me, a fiend shall possess you;
 Lie for me, die for me, covet me, take me,
 Angel or devil, I am what you make me.*

To make the acquiring of things an end in itself is to miss real life. C. B. Eavey, in *Practical Christian Ethics*, points out: "Actually, property and wealth are of only secondary and passing importance, not part of the true and abiding self. 'The last robe that is made for one has no pockets,' says an Italian proverb. Ambition to get rich and the consequent pursuit of wealth ministers to the baser passions of our nature. It engenders selfishness; it feeds pride; it inspires a false sense of security; it does damage to all the nobler feelings and the higher aspirations of the heart. 'When money is not a servant, it is a master,' says another Italian proverb, and it is a hard master."

It is true that the person with great wealth has some problems unique to him. It takes a spiritually mature person to handle great wealth, and to keep his wealth from handling him.

William Flemming was a successful oilman and Christian philanthropist. The library on the campus of Southwestern Baptist Theological Seminary was given by him. He once told a friend, “When I actually came to believe in tithing I owed God so much money that if I only tithed, I would never catch up. So, I began a program 30 years ago of trying to get God’s money out of my bank account and into places where it could be used for the Lord.”

While I do not know the success of his effort, a close associate of Flemming did tell me that he gave a minimum of \$18-20 million to Christian causes in his lifetime.

“We put in 12-15 hours a day,” Flemming once said, “and very little of it involves our business. Most of it is in our real business — the Lord’s work — and we have no intention of changing our line of work.” Flemming regularly asked every man who entered his office about his personal relationship with God. Of the hundreds of lost men who visited his office over the years, Flemming once told a group of laymen, all but one accepted Christ as savior.

When his first oil well came in, Flemming said rejoicing prevailed among his workers. But he went inside the tool shed, got down on his knees and prayed, “Dear Lord, don’t let this make a fool out of me.”

Money has made a fool out of many a person. And it has the power to do the same thing to you and me. We would be wise to pray Flemming’s prayer, “Lord, don’t let this make a fool out of me.”

Can God Trust You?

Third, wealth is a trust — use it wisely. The apostle Paul told Timothy to charge those who were rich that they should not be proud or arrogant. Nor should they trust in their wealth, but in the living God who gives us all things richly to enjoy.

We are to seek the giver and not the gift. All things come from God and are to be enjoyed. But they are not to be worshipped.

Remember the words of Jesus: “Where your treasure is there will your heart be also” (Matt. 6:21). Your treasure itself is not of the greatest importance, but what it does to your heart is important. This is why the apostle Paul calls money the root of all kinds of evil. It can pull you down to a low level and change your life to a frustration of temporariness where your every desire, every move, and every joy is directly related to the condition of your bank account or the stock market. But if invested in heaven it can anchor your soul. It can fix your attention on the eternal and keep your heart in the condition God wants for it and give you peace and happiness.

We should use our wealth in noble deeds and thus acquire for ourselves enduring and eternal wealth. We should see ourselves as distributing agents of God's blessings, willingly sharing our earthly possessions with others who are in need. Eternal investments are the wisest. “Lay up for yourselves treasures in heaven,” Jesus said (Matt. 6:20). God wants us to possess. He wants us to have, but he wants us to have the best. Hear him say, “If you keep your fortune on earth, you have made a fortune and stored it in a place where you cannot hold it. Make your fortune,

but store it in a place where you cannot lose it. Invest it in the kingdom of God and let it draw interest compounded throughout eternity.” In so doing we add to our heavenly bank accounts.

This in no way suggests salvation by works. Nor does it imply that we buy our way into the kingdom of God. It simply suggests that the way we lay up treasure in heaven largely depends on how we use our treasure on earth.

Mr. Ezra Duke, of the old Duke and Ayers Five and Ten Cent Variety Store chain was a dedicated Baptist layman. He once told how he became a success in business. He and his wife saved \$700 from farming. They used the money to buy five and ten cent dolls and went into business.

The day before they opened their first store, they knelt and dedicated their business to the Lord, promising to run it for him. And, in time, God blessed their efforts until their chain grew to 42 stores.

Years later Mr. Duke gave a testimony about Christian stewardship. He said, “People say, ‘Trust the Lord! Trust the Lord! Trust the Lord!’ The question is, can God trust you?”

God is looking for trustworthy men and women. If you are one, God will more likely put something in your hand which you can use for his glory.

Look what Jesus said about trust: “He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall

give you that which is your own?" (Luke 16:10-12).

Speaking at the University of Toronto, Rudyard Kipling advised the graduating class not to value too highly the prizes of wealth, power, and fame, which the world offers. "Someday," he said, "you will meet a man who cares for none of these things, and then if that is all you possess, you will see how poor you are."

Money is temporal — view it rightly. It is a temptation — watch it carefully. It is a trust — use it wisely. That's the Christian view of wealth.

Chapter 8

The Right Use of Wealth

1 Timothy 6: 17-19

Years ago Darrell Royal, coach of the University of Texas Longhorns, recruited an outstanding football player. He was six feet, five inches tall, weighed 250 pounds, and could run the 100-yard-dash in 9.6 seconds.

His only handicap was that he wasn't the best student ever. When mid-term grades were posted, he reported to the coach as he had been instructed to do. Coach Royal asked, "Son, how did you do?"

He replied, "Coach, I made an F in English, I made an F in Chemistry, I made an F in Psychology, I made an F in Sociology, and I made a D in History. What do you think about that, Coach?"

Coach Royal said, "Son, it's evident you have been spending too much time on one subject."

By this time, you may feel that we have been spending too much time on one subject in this series. But, since much of

our time and energy is spent in the making of money, how we relate to it is very important in our Christian pilgrimage.

George W. Truett, the illustrious pastor of First Baptist Church of Dallas for 47 years, said on one occasion, “A man right about this question of money is likely to be right, or easily led to be right, on every other question of religion. A Christian man wrong on this question of money is likely to be seriously wrong on every other question of religion.”

Because money plays such an important part in our lives, the apostle Paul spends the entire sixth chapter of First Timothy instructing his young protégé on the subject. In particular he singles out the wealthy and gives some advice about the right use of wealth.

Paul writes, “Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life” (1 Tim. 6:17-19).

For a long time I believed that the early church was made up of the poor, of the slaves, of the outcasts of society. Apparently it was not that way at all. Obviously, there were some members of the early church who were wealthy. To them, Paul had a special word. Clearly, Paul did not view wealth as wrong in itself. Nor did he advise these believers to give all their wealth away. We have heard so often of Jesus telling the rich young ruler to sell all that he had, give it to the poor, and come and follow him, that we

subconsciously believe that wealth is wrong. But it is not so. Paul's counsel to these affluent Christians is counsel all of us need today.

So, in this passage Paul gives us clear instructions on the right use of wealth. He says:

- Enjoy your wealth.
- Share your wealth.
- Invest your wealth.

Seek the Giver, Not the Gift

First, we should enjoy our wealth. Paul begins his instructions with a warning. Timothy is to charge those who are rich not to be proud or trust in their wealth, but rather to trust in the living God “who gives us richly all things to enjoy” (vs. 17).

There are several truths in this statement we need to note:

- All things belong to God. The psalmist wrote, “The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein” (Ps. 24:1). And, the Lord says, “For every beast of the forest is mine, and the cattle upon a thousand hills” (Ps. 50:10).

The implication of these verses is that God owns everything and whatever we possess has been given to us as a result of his graciousness.

- God has given us all things richly to enjoy. It is not wrong for us to enjoy our material possessions. We are not told we should avoid all luxuries. God does

not prohibit us from enjoying the benefits of this world (after all, they are his). As the apostle James wrote, “Every good gift and every perfect gift is from above, and cometh down from the father of lights, with whom is no variableness, neither shadow of turning” (James 1:17).

However, we can never fully enjoy things unless they are in their right place. We must not trade our real inheritance for a bowl of soup, as Esau did.

- Finally, wealth carries with it its own set of problems and dangers. It is easy for people of wealth to become proud and to put their security in their possessions. It can produce in us an attitude of arrogance and a sense of independence.

Since everything belongs to God and comes from God, even the wealthiest among us should be humble. But it’s sad what material success will do to our ego and pride. That’s why our Lord spoke of “the deceitfulness of riches” (Matt. 13:22). They can so easily give us a false sense of superiority, self-sufficiency, and security. Some of the most devoted men of God have been sorely tested when they became wealthy.

The scriptures are replete with warnings of this danger. As the children of Israel approached the Promised Land, Moses warned them against forgetting God’s mercies. He reminded them how God had led them in the wilderness for forty years, how he had fed them with manna, how their clothes did not wear out and their feet did not swell as they marched through the desert, and how he had provided for every need they had.

Then he cautioned them about the prosperity they will

experience in the Promised Land. They will have plenty of water to drink and fertile soil to cultivate and fine homes to live in, and gold and silver for their every need. Then he warns:

“Beware that thou forget not the Lord thy God, in not keeping his commandments, and his judgments, and his statutes, which I command thee this day: Lest when thou hast eaten and art full, and hast built goodly houses, and dwelt therein; And when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; Then thine heart be lifted up, and thou forget the Lord thy God, which brought thee forth out of the land of Egypt, from the house of bondage; Who led thee through that great and terrible wilderness, wherein were fiery serpents, and scorpions, and drought, where there was no water; who brought thee forth water out of the rock of flint; Who fed thee in the wilderness with manna, which thy fathers knew not, that he might humble thee, and that he might prove thee, to do thee good at thy latter end; And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day” (Deut. 8:11-18).

It is not wrong for us to enjoy the fruit of our labor. And we should not feel guilty for having things. After all, it is God who gives us all things richly to enjoy. But things

must never be more important to us than God is. Otherwise, they will never deeply satisfy.

When the pursuit of “things” becomes our focus in life, there can be no doubt whom we serve. “No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon” (Matt. 6:24). It is more than just becoming enmeshed in this world. The real danger is to lose our first love and the only source of peace. “Love not the world, neither the things that are in the world. If any man love the world, the love of the father is not in him” (1 John 2:15).

Nothing inhibits Christians in obeying God more than the tug of material comforts. Once we have adjusted to a lifestyle of comforts, it is difficult to surrender them to serve God.

God can and does use Christians everywhere. But to be used by God, a Christian must be willing to serve God no matter what the cost. That’s why whenever someone asked Christ what was expected of him to be a follower, he always tested their willingness to surrender everything for God’s sake. Without this attitude, we can’t ever be trusted with material riches because we would spend them on our own indulgences or build larger barns in which to store them.

Focusing on material things is the greatest danger we face. What makes it seem so normal today is that virtually everyone in America is doing it. Our great abundance has not made us more content; it has made us less content. The fear of losing our affluence makes us willing to

compromise God's way for the world's way. Satan has sprung a subtle trap on us and has accomplished more through affluence than all the persecution of past centuries. In practical truth, we're standing up to our necks in the world's quicksand and need to read and believe Matthew 6:19-21.

Lord, Bless My Missionary

Second, we should share our wealth. Timothy was to tell the rich that they should do good, that they should be rich in good works, that they should be ready to share what they have with others.

There is more than one kind of wealth. We must not be guilty of measuring wealth totally in terms of material possessions. A person can be rich in the world's goods and/or they can be rich in good works.

The Bible puts a high premium on good works in the life of a Christian. The scriptures are quick to point out that we are not saved by good works. The apostle Paul said, "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: not of works, lest any man should boast" (Eph. 2:8-9).

God eliminated the possibility of our being saved by good works because he knew that they can produce spiritual pride just as can wealth. But, while we aren't saved by good works, if we are saved we ought to do good works. "For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them" (Eph. 2:10).

Let me ask you a question that has to do with good

works. Are you a friend of Jesus Christ? That is not a question that can be answered verbally. It is not a question that can be answered with words alone. You must answer it with your actions.

We ought to answer the question the same way Jesus answered it on one occasion. John the Baptist was cast into prison. From his prison cell he began to wonder about the Messiah whom he had proclaimed so boldly. So, he sent some of his disciples to ask Jesus, “Are you the Messiah or should we look for another?”

Jesus did not answer the question by words alone. Rather, he told them, “Go and tell John that the blind see, the deaf hear, the lame walk, the lepers are cleansed, and the poor have the gospel preached to them.” In short, Jesus said to tell John what I am doing and when he knows what I am doing, he’ll know who I am.

We need to give testimony to our faith, not by words only but also by our actions. Jesus, according to the scriptures, “went about doing good” (Acts 10:38). We, therefore, who are his disciples, must not be content just to go about. We need to be rich in good works.

A layman went to his pastor one day to ask, “Pastor, I want to do something for the kingdom of God. What can I do?” The pastor said, “Why don’t you begin supporting one of our foreign missionaries?”

So the layman made contact with the missionary in Korea and began supporting his work financially.

He demonstrated spiritual intimacy with the missionary’s work. He got a picture of the missionary and put it on the headboard of his bed. Every night before he went to sleep

he got down on his knees and prayed, “Now, Lord, bless my missionary while he works and while I sleep.”

The next morning he would get up, look at the picture of the missionary and say, “Lord, bless my missionary while he sleeps and while I work.”

They were laborers together in the kingdom of God. He was using his material resources to become a partner with the missionary in God’s service.

What that man did, you and I can do. We can use our wealth to become rich in good works. Whatever has been given to us by the gracious and loving hand of God we can enjoy and we can share with others.

The Only Thing I Have Left

Third, we should invest our wealth. By the wise use of our money we are to lay in store for ourselves a good foundation against the time to come (1 Tim. 6:19).

By the wise use of money we can make a spiritual investment in the world to come. Jesus said, “Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal” (Matt. 6:19-21).

Jesus told the story of the rich fool. It was about a farmer whose land brought forth so plentifully that his barns would not contain the harvest. He tore down the old barns and built new ones. When he was finished he said to himself, “Take thine ease, eat, drink and be merry for thou hast much goods laid up for the future.”

But, the man had done all of this to the neglect of his soul. His security rested in the material things he owned, not in the Lord. That night the angel of the Lord came to him and said, “Thou fool, this night thy soul shall be required of thee. Now whose shall those things be which thou hast provided?”

Then Jesus warned, “So is everyone who lays up treasure for himself and is not rich toward God.”

The descendants of the rich fool are still with us. These are people who fail to use their wealth to make an investment in eternity.

Jesus told the rich young ruler, “Go and sell all that thou hast, give it to the poor, and thou shalt have treasure in heaven.” You cannot take your wealth with you, but you can send it on ahead.

In his presidential address at the Southern Baptist Convention in Miami, Florida, Pat Neff, former governor of Texas and president of Baylor University, said, “All my life I have heard preachers tell their congregations to lay up treasures in heaven, but none has ever told me how to get my treasure into heaven. I had to figure it out for myself. The only way to get our treasures into heaven is to put them into something that is going to heaven. Cattle, land, house, stocks and bonds, oil, coal, and the like are not going to heaven. Only men, women, boys, and girls are going to heaven. Therefore, if I am going to lay up my treasure in heaven, I must put them to work in the mighty task of redeeming souls that will be fit for heaven.”

Edwin Markham’s poem, *The Parable of the Builders*, tells the story of a rich man who wanted to help others. He

came to a poor peasant living with his family in a tiny hut. The rich man employed the peasant to build for him a beautiful house. To save money so his profit would be more, the peasant worker used the cheapest materials he could find, secretly enjoying outwitting the rich man. He thus gave the task his poorest management.

When the house was completed, the rich man returned to inspect it. Then he shocked its builder, “This is your house,” he said to him, “it is my gift to you and your family.”

Across each day of this year, let us remember that today counts forever. You can use what you have on this earth to make an investment for eternity. As someone once said, “Count your blessings, but also make your blessings count.”

Jay Gould, the railroad financier who lost almost everything he had in the Great Depression, said on one occasion, “The only thing I have left is that which I have given away.” The time will come when every one of us will stand before God and in that day we will say the same thing.

Whatever we have comes from the gracious and loving hand of God. They are given to us to enjoy. We must not allow them to make us proud or self-sufficient. We rather should use them to help others and to make a spiritual investment in eternity.

Chapter 9

The Seven Secrets of Successful Money Management

Proverbs 3: 9-10

Let's suppose you have a financial problem that cannot be solved with a little extra cash. A loan is not what you need. What you need is a financial advisor, someone to help you know how to manage your finances better. Where would you go for help? Would you go to a friend? A banker? An accountant? A stock broker? A lawyer?

How would you like to talk with a man who was recognized the world over as one of the wisest and most successful men who ever lived? He led his country from third-world status to being a leader in international commerce; he personally supervised one of the world's foremost construction projects that involved over 153,000 laborers working over seven years and costing nearly \$4 billion; he authored numerous books on subjects ranging

from religion to science to philosophy; his intellect, personal wealth, and financial skills drew such world-wide attention that high-ranking government officials traveled thousands of miles to seek his counsel in personal and international issues; and he had a personal income in excess of \$300 million a year, almost \$1 million a day.

The man is Solomon, king of Israel. And while we can't sit down with him one-to-one, you and I can benefit from his wisdom and counsel as he shares with us the secrets of financial success through one of his books, Proverbs.

The book of Proverbs is a collection of wisdom for everyday life. It covers almost every field of knowledge — science and psychology, marriage and morals, business and politics. And, since so much of life revolves around financial matters, we are not surprised to find him dealing with that subject again and again.

In Proverbs Solomon candidly shares with us the secrets that made him money-wise. The advice he gives could solve most of the money problems for today's budget-presseured families if they would but read it and heed it.

We often read Solomon's proverbs for advice in other fields. We now need to consider it in money matters. Scattered throughout its sacred pages are found the secrets to financial success. I have drawn out seven of them that are most basic. They are:

- Honor God with your possessions.
- Work hard for what you get.
- Be honest in all of your dealings.
- Live within your income.
- Save something for a rainy day.

- Use your wealth to help the poor.
- Don't let material things blind you to true riches.

What Comes First

The first secret to successful money management is to honor God with your possessions. Blaise Pascal, the French scientist and philosopher, said, "The last thing one settles in writing a book is what one should put first." There is no doubt what comes first in successful money management. It is God. So, Solomon writes, "Honor the Lord with thy substance, and with the firstfruits of all thine increase (the first part of all your income): So shall thy barns be filled with plenty, and thy presses shall burst out with new wine" (Prov. 3:9-10).

The firstfruits were the first heads of grain and the first produce of the fields to appear in the late spring or early summer. They, like the firstlings of the flocks and the first-born son of the family, were considered sacred to the Jews simply because they were first. And since God was to be first in their lives, he commanded that they should offer the first part of their income to him as a symbol of their dependence upon him and their dedication to him (Exodus 22:29, 23:19, 34:26).

The word "honor" comes from the root word that means heavy or "to weigh." It suggests that God was to have great significance in their lives. And one way they could show that was by what and how they gave.

How much were they, and how much must we give to honor God? No exact quantity was commanded here. It was left to the spiritual and moral sense of each individual.

But while we are not told how much to give, we are instructed to give our first and our best to him. And, if God has real significance in our lives, the amount will take care of itself.

The first amount we are commanded to give in scripture is the tithe, i.e., the tenth part. It was set out by Moses as a spiritual exercise to teach our stubborn hearts that we do not own anything, but that we are owned of God. It is still today the beginning place for Christian giving and good money management.

Christian giving is not so much a matter of resources as priorities. If God is really first in our lives we will find the resources to honor him. We always have time and money for what is first in our lives.

The Old Fashioned Way

Second, work hard at all you do. Good stewardship involves how you earn what you get as well as how you spend what you've got. The fact is the way we learn the value of money is to know how hard it is to earn it and how easy it is to spend it. Somewhere between those two acts we determine its value. And good management is directly related to values.

So Solomon writes, "Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men" (Prov. 22:29). The Living Bible paraphrases this verse, "Do you know a hard-working man? He shall be successful and stand before kings" (Prov. 22:29).

Repeatedly, Solomon links our financial success to our willingness to work hard. While there are exceptions to the

rule, it is most often true in our society that the haves and the have nots can be traced to the dids and did nots.

The Reverend Jesse Jackson said, “Both tears and sweat are wet and salty, but they render a different result. The tears will get you sympathy, but sweat will get you progress.”

In addition to teaching us values, in addition to helping us prosper, hard work brings a measure of satisfaction to our lives. Charles Murray put it this way, “The reason welfare is bad is not because it costs too much, not because it ‘undermines the work ethic,’ but because it is intrinsically at odds with the way human beings come to live satisfying lives.”

Years ago a lawyer told me of a client who came to him to have his will drawn. He wanted to leave his large estate to Christian causes. The lawyer inquired as to why he was not leaving it to his children. He was not trying to change the man’s mind. He was only curious.

The man said, “Because I do not want to deny my children the joy of earning their own way in life and the spiritual growth that comes from trusting God for their daily bread.”

He was a wise man. There is joy that comes from making your own way in life. The investment firm of Smith Barney has a slogan I like. It says, “We make money the old fashioned way — we earn it.” That’s God’s way also. It should be ours.

The Cross in the Marketplace

Third, be honest in all your dealings. Solomon writes, “Better is a little with righteousness than great revenues

without right” (Prov. 16:8). And, “Better is the poor that walketh in his integrity, than he that is perverse in his lips, and is a fool” (Prov. 19:1) The Living Bible paraphrases these verses: “A little gained honestly is better than great wealth gotten by dishonest means” (Prov. 16:8). And, “Better be poor and honest than rich and dishonest” (Prov. 19:1).

Dishonesty is rooted in greed and if left unchecked greed can make us susceptible to get-rich-quick schemes, schemes which almost always end in poverty. As Solomon warns, “Trying to get rich quick is evil and leads to poverty” (Prov. 28:22, TLB).

Harvey Mackay, in *How to Swim With the Sharks Without Being Eaten Alive*, warns us, “When a person with money meets a person with experience, the person with the experience winds up with the money and the person with the money winds up with the experience.”

A good rule to follow is, “If a thing sounds too good to be true, it probably is.” The simple truth is, the desire to “have” must be kept in check. We must not let greed cause us to be dishonest. We cannot live right and get things the wrong way. It is better to grow rich slowly than to grow poor in a hurry.

Plastic Surgery Recommended

Fourth, live within your income. As I said in Chapter One, “If your out-go exceeds your income your upkeep will be your downfall.” It’s that simple.

A generation ago the American “dream” consisted of a comfortable home, a nice car, and a steady job. Today it

has become guaranteed employment, retirement plans, a four-bedroom home, two cars, a summer cottage and college educations for all the kids. When our salary can't supply these things quickly enough, we mortgage our future by going into debt. In a day of easy credit we must beware of crushing debt.

Solomon warns, "The rich ruleth over the poor, and the borrower is servant to the lender" (Prov. 22:7). Debt is a form of servitude — self imposed bondage. With debt we are no longer free to do our will or even God's will. The debt must be paid. Beyond that, heavy debt can take its toll on other areas of our life, domestic, financial, as well as spiritual. It can hurt our witness, put an undue strain on the marriage relationship, and tempt us to dishonesty.

The apostle Paul warns, "Owe no man any thing, but to love one another" (Rom. 13:8). Paul does not here forbid reasonable debt, only debt which cannot be repaid. The only debt we should owe that cannot be repaid is our debt of love.

To live within your income requires the deferring of pleasure. To avoid debt we have to put off having things until we can afford them. The old house can be fixed up. The old car can be repaired. The hem in last year's dress can be let out. Since things must eventually be paid for, why not wait until they can be paid for to acquire them? It allows for more freedom to manage your own affairs.

Watch the use of credit cards. The bills can easily stack up, and the interest rate is exorbitant. A man and his wife went to a financial advisor for help with their finances. The

man said, “The advisor recommended plastic surgery — that we cut up our credit cards.” That would solve many financial problems.

By the way, a man told me his wife’s credit card was stolen, but he never reported it. The thief, he said, was spending less than she was!

If you find yourself with more debt than you can pay, go immediately to your creditors and explain your circumstance. Work out a plan by which you can repay them systematically and then live by that plan. To do otherwise is to be dishonest and to risk ruining your Christian witness.

Remember this: The most nerve-wracking place on earth to live is just beyond your means.

Build the Ark When the Sun Is Shining

Fifth, save something for a rainy day. George Burns said, “People tell me I should save for a rainy day. But with my luck it will never rain and I’ll be stuck with all that money.” In most lives some rain does fall. It helps to be ready when that happens.

That’s why Solomon wrote, “There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up” (Prov. 21:20). The Living Bible translates that verse, “The wise man saves for the future, but the foolish man spends whatever he gets.”

Charlie Shedd gave good advice to young couples preparing for marriage when he said, “You should give ten percent, save ten percent, and spend the rest with thanksgiving and joy.”

My wife and I have lived by that counsel. In Chapter

Six I alluded to the fact that when I, as a student, worked in the maintenance department at Baylor University for 75 cents an hour, and she worked in the library for 50 cents an hour, we tithed ... and we saved. When I got my first full-time church at a salary of \$67.50 a week, we tithed ... and we saved. When children came along we tithed ... and we saved. When the children went to college, we tithed ... and we saved. And today, 42 years into our marriage, we are still tithing and we are still saving. It has taken discipline and determination. We had to delay buying things until we could afford them. But it was one of the wisest things we ever did. Good management means planning ahead. Remember, it wasn't raining when Noah built the ark.

A Loan to God

Sixth, use your wealth to help the poor. One deception with having material affluence is that we begin to think everybody has it. The vast majority of people in this world go to bed hungry and wake up hungry. They love their children as much as we do ours, and every day they hurt inside because they cannot provide even the barest necessities. Most of them aren't lazy or evil — they are poor. And most of the world's poor can't do anything about their poverty.

The poor have always been the special concern of the Lord. He is and has always been the special defense for widows, orphans, children, and those who are poor due to circumstances beyond their control.

So Solomon wrote, "He that oppresseth the poor reproacheth his maker: but he that honoreth him (God)

hath mercy on the poor” (Prov. 14:31). We honor God by giving him our firstfruits and we honor him with our benevolence. Again Solomon writes, “He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he (the Lord) pay him again” (Prov. 19:17).

Jesus said something similar when he spoke of giving food to the hungry, water to the thirsty, clothing to the naked, visiting the sick, befriending the lonely, and ministering to people in jail. Then he added, “Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me” (Matt. 25:40).

When I give to the poor it is the same as making a loan to God. And God always pays his debts with abounding interest. Therefore, sharing with others is more than charity. It is sound financial management. It is investing in the best sense of the word.

The word of the angel to Cornelius (Acts 10:4, The Amplified New Testament) thunders down through the centuries, “Your prayers and YOUR [GENEROUS] GIFTS TO THE POOR have come up [as a sacrifice] to God and have been remembered by Him.”

When I was a student at Baylor University, Dr. Bruce Thompson, a history professor, said to our class one day, “Some of you young men are going into the ministry. If the time every comes in your church when you have to choose sides, choose the side of the poor. That’s the side Jesus would be on.” I’ve tried to remember that ... and to remember that God always remembers.

What Money Won’t Buy

Seventh, don't let things blind you to the true values in life. In our materialistic world it is easy to get values mixed up. In the Franklin County Courthouse in Virginia is preserved the will of a man who owned Booker T. Washington as a slave. Since most of his property was in slaves, the owner had listed them and set down the price of each one. Opposite the name of Booker Washington he marked \$200. Was this a fair estimate of that youngster's worth? Hardly, for he turned out to be one of America's greatest men and an educator who inspired his people to seek knowledge. But the plantation owner could not see the essential worth of a black slave beyond the possibility of physical labor.

Too often we are in a similar position, misled by appearances and blind to unseen values. So Solomon keeps telling us there are some things more valuable than money. Look at some of them: "How much better it is to get wisdom than gold (16:16); "A good name is rather to be chosen than great riches, and loving favor rather than silver and gold" (22:1); and "Who can find a virtuous woman? for her price is far above rubies" (31:10).

Look at one of these more closely: "Better is a dry morsel, and quietness therewith, than an house full of sacrifices with strife" (Prov. 17:1). The dry morsel refers to a piece of hard, crusty bread. The word "sacrifice" refers to a juicy piece of meat.

Jews in that day did not eat meat on a regular basis. About the only time they had meat was when they made an animal sacrifice at the temple. A part of the sacrifice went to God, a part to the priest, and they kept a part for them-

selves. So when they made a sacrifice it was followed by a feast.

The verse suggests it is better to sit down to a piece of dry, crusty bread in an atmosphere of peace and harmony than to a T-bone steak where there is bickering and conflict. It sets family above finances, peace above prosperity.

A young lady in one of my former churches said, concerning her family after it broke up, "I think we were happier when we were poor." When they were poor they did things together, pulled together, and had common goals. As they gained more wealth the family was in such constant conflict that it became dysfunctional and ended up in divorce. In her estimation their wealth cost them too much. Their affluence was not worth the price they paid for it.

Occasionally we need to pause and remember the things money cannot buy. Joe Theodore once gave me a card that said, "There are ten things that money will not buy: a bed, but not sleep; books, but not brains; finery, but not beauty; food, but not an appetite; medicine, but not health; luxuries, but not culture; amusement, but not happiness; a house, but not a home; a crucifix, but not a savior; a church pew, but not heaven."

The Jewish Digest says that King Solomon wrote the Song of Solomon and the book of Proverbs and the book of Ecclesiastes in that order. As it was with Solomon, so it is with every man. When we are young we write songs. When we are older, we make sentimental remarks about life. And when we are elderly, we speak of the vanity of things.

As we get older we realize more and more, the best things in life are not things. John Lague was right, “It’s almost impossible to overestimate the unimportance of most things.”

Solomon closes his teachings with a prayer. In his prayer he asked for two things before he died. First, that the Lord would save him from arrogance and dishonesty. Second, that the Lord would give him neither poverty nor riches. All he wanted was enough to satisfy his needs.

Then he tells us why: if he grows rich he may feel he does not need God. If he becomes poor he may steal and thus insult God’s holy name.

It is a good prayer for us to pray. Pride and self-sufficiency are always dangers that accompany prosperity. Dishonesty is a danger that accompanies poverty. We should pray that the Lord will “give us this day our daily bread.” And if we have that, we should consider ourselves rich indeed.

If we approach life and our possessions with this attitude, we will manage our finances well.

Chapter 10

Robbing God

Malachi 3: 8-10

Reprinted from Annuity Board book
Special Sermons For Special Days

Following three church robberies in one day, Fort Worth deputy chief of police lamented, “The church was once the most sacred place in town. It was a place of safety and security. But now it has become the target of thieves. When criminals have the audacity to rob God’s people, we are in terrible times.”

The house of God is no stranger to thieves. Long ago, the prophet Malachi accused Israel of robbing God by abandoning the practice of tithing (Mal. 3:8).

The book of Malachi is one of the most unique books in scripture. It consists of a series of indictments, six in all, leveled at the people of God for failing to live as the Lord had prescribed.

The pattern of the prophet was to make an accusation against Israel for their sin. The people respond with a plea of innocence. The prophet then, like a prosecuting attorney,

presents the evidence to back up his indictment.

In this instance Malachi begins with the indictment that the people have robbed God. The people responded by asking, “In what way have we done this? How have we robbed God?” They have robbed God, Malachi explains, by not tithing.

The word “tithe” means “a tenth part.” From the earliest pages of scripture the tithe had been the standard of giving for God’s people. Beginning with Abraham and continuing until today God has commanded his people to return “a tenth part” of their possessions to him.

Because the people have not done this, Malachi then points out, “You are cursed with a curse.” The nation of Israel was going through a time of economic crisis. Droughts had ruined their crops and disease had crippled their flocks. The prophet links their economic difficulties to their failure to follow God’s prescribed plan in giving.

He then commands, “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith saith the Lord of hosts, if I will not open the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”

The word “all” is emphatic in the Hebrew. It means the “whole” tithe. Obviously, Israel had not quit giving to God altogether, but they were not giving as they should. They were tipping rather than tithing. They were giving something, but they were not bringing their whole tithe to him. They were holding some of it back.

As he challenges them to begin giving correctly Malachi gives them both a reason and a promise. The rea-

son they should tithe is “that there may be meat (for sacrifice) in mine house”, i.e., that the worship and work of God might have sufficient resources.

The promise was, “I will open the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”

What an indictment! To not tithe is to rob God. It is a crime against the Almighty. Malachi tells us if we do not tithe we rob God, we rob the church, and we rob ourselves.

When we don’t tithe we rob God of that which is rightfully his; we rob the church of that which it needs to carry on its mission and ministry; and we rob ourselves of the blessings God wants to bestow upon us.

We Rob God

First, when we don’t tithe, we rob God. A pastor once told his fashionable congregation, “Many of you came to church this morning riding in stolen cars, wearing stolen clothes, and adorned with stolen jewelry, because you paid for these things with tithe money which you withheld from God.” A serious indictment, to be true!

But that’s exactly what Malachi accuses the people of doing. The word “rob” literally means “to take by force.” The people responded by saying, “In what way have we robbed God?” They had never taken anything from God by force. So they asked how they could have robbed him.

You may wonder the same thing. Let me answer in the words of the ancient Jewish sages who pictured Khora trying to discredit Moses by mocking his teachings. “You have taught us,” Khora agreed, “Do not rob the poor for he is

poor” (Prov. 22:22). “Ridiculous! How can one possibly rob the poor? Since he is poor there is nothing to rob from him.”

Moses replied, “The charity you should give to the poor belongs to him. When you fail to give it to him, you are robbing him!”

A subtle, sensitive truth speaks to us here. Robbing does not always involve taking from another by force; sometimes we rob by failing to give what belongs to us. We impoverish others by the gifts we withhold from them, by the support we deny them.

The scriptures are clear, “The earth is the Lord’s, and the fullness thereof; the world, and they that dwell therein.” So basic is this teaching that it is repeated, almost verbatim, five times in scripture — three times in the Old Testament and two in the New (Ex. 9:29; Deut. 10:14; Ps. 24:1; 1 Cor. 10:26,28).

Bishop Edwin Hughes drove this truth home in a sermon one Sunday. Following the worship service he was invited to lunch at the home of one of his wealthy parishioners. After they had dined the host suggested they take a walk. They strolled through the man’s beautiful garden, they looked across his fertile fields ripe with grain, they admired his fine cattle. Then as they stood before his huge barns, the man said to him, “Now, Bishop, do you mean to tell me these things do not belong to me?” The Bishop replied, “Sir, ask me that question a hundred years from now.”

Time will tell who the real owner is. The apostle Paul said, “We brought nothing into this world, and it is certain we can carry nothing out.” At best, we are stewards, trustees,

business managers of God's world. And, he has commanded us to return to him a tenth part of all that we have.

Once we see God as owner and ourselves as trustees it makes it easier to give back to him the tithe. We believe the inventor has a right to the fruit of his genius. We believe the investor is entitled to a fair return on his investment. We believe the laborer is worthy of his hire. Surely then, we believe God, the creator and sustainer of all things, has a claim on a tenth part of our possessions.

R. G. LeTourneau was a successful Christian businessman. Early in his career he made a pledge to God that he would give at least 90 percent of his income to God's work if God blessed him. For 33 years he faithfully followed this practice. He explained his amazing stewardship once by saying, "It is not a question how much of my money I'm going to give to God, it is rather how much of God's money I'm going to keep for myself."

Solomon expressed what should be our attitude when he wrote, "But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come from thee, and of thine own have we given thee" (1 Chron. 29:14).

It all belongs to him. When we do not return a tenth part to him we have robbed God of that which is rightfully his.

We Rob the Church

Second, when we do not tithe, we rob the church. The command to Israel was to bring their tithes into the storehouse "that there may be meat (for sacrifices) in mine house." The Bible clearly teaches storehouse tithing. What

is the storehouse? It is God's house. It is the church. The church is a heavenly institution with an earthly ministry. It takes money to maintain that ministry. Tithing is God's way to finance his work. So when we do not tithe we rob the church of that which it needs to carry on its mission and ministry.

There are other organizations, other causes we may support, we may contribute to, but the tithe is to go to God's house so his work and worship may go on. We are to bring "all" the tithe into the storehouse. The word "all" is emphatic in the Hebrew. It means the whole tithe.

If we ever see the church for what it is, if we ever catch a vision of the greatness of the church, of its place in the heart of God and its mission in the world, we will want to give a tithe to it.

Booker T. Washington, the great black educator, called on Andrew Carnegie, the philanthropist, to ask for contributions for his educational work. After Washington had made his plea, Mr. Carnegie pulled out his checkbook, and wrote out a check for one thousand dollars.

When Booker T. Washington saw the check he said, "Oh, sir, I have failed to impress you with the bigness of my cause. May I come back again?"

Mr. Carnegie said, "Well, why don't you just keep talking." So, the great man talked on. With greater intensity, he pressed the issue of black education to the heart of this philanthropist. So impressed was Andrew Carnegie that he tore up his first check and wrote another for fifty thousand dollars.

He had caught a vision of what the black man was trying to do for his people and the world. And when he saw the

bigness of the cause he wanted to put more into it.

Have you caught a vision of the greatness of our cause? The work of God, the work of the church, is big business, the biggest business in the world.

It is likely that it was in the church you first heard the gospel. It was in the church that you grew in grace. It was in the church that you were baptized. It was probably in the church that you were married. It was in the church that your child was dedicated and in all probability, it is in the church that your funeral service will be held. Surely then, the church is worthy of your highest and your best.

Roger Babson, at one time America's foremost statistical expert and advisor on financial affairs, said, "Sometimes I think of Trinity Church at the end of Wall Street, New York City, as an exchange like the stock exchange at the corner of Wall and Broad Streets. In Trinity Church I can exchange my fears for courage; my worries for faith; my nervousness for patience; and my selfishness for justice, kindness, and the things which really count. Trinity Church is an exchange for the eternal things of life such as wisdom, serenity, kindness, justice, and beauty, while the stock exchange deals only with the fleeting and temporal things, such as stocks, bonds, money, and materialism."

Jesus said, "Upon this rock I will build my church..." Paul said, "Christ loved the church and gave himself for it." If our Lord gave himself for the church we ought to give our tithes to the church. If the church was so important to him, it must be important to us.

Tithing is God's way to finance his work. And if every Christian gave as God has blessed them, if they gave a

tithe, the preacher would never need to ask for money again.

We Rob Ourselves

Third, when we do not tithe, we rob ourselves. Knowing our skeptical nature, Malachi closes his teaching with an invitation for us to put God to the test. He says, “Prove me now herewith saith the Lord of hosts, and see if I will not open the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.” He clearly promises his blessings on those who honor and obey him with their lives.

There are so many radio and television preachers proclaiming the “health and wealth” theology today that I am almost hesitant to make this emphasis. But, God makes it and I have no choice. He tells us if we will honor him he will “open the windows of heaven” and pour out blessings on our lives.

I am not suggesting that you tithe so God will bless you. No! You should tithe because it is right. And the blessing comes because we do right. I do not know how God will bless us. It may or may not be with more money. I only know that he promises to do so. And, the ways he can do that are innumerable.

It was said that when Marconi discovered the principal of wireless telegraphy it aroused the scientific curiosity of the world. Some held that the mysterious electric impulse passed through the air, while others held that it passed through the earth. Marconi, the discoverer, would not commit himself to either theory. He simply pointed to his marvelous, mys-

terious invention and said, “Gentlemen, it works.”

So it is with tithing. Why and how the blessings of God are upon those who honor him, we may not completely understand, but that they are upon them, we know to be a fact. Honor God, we are blessed; rob God, and a curse is upon us.

This is not only the testimony of scripture, it’s the testimony of some of God’s best people.

R. G. LeTourneau said, “The more of my time and the more of my money I invest in the kingdom of God, the more God blesses my business.”

Mary Crowley, who founded Home Interiors, Inc., was a devout Christian who used her wealth as well as her talents to extend the kingdom of God and help others. At one time she had very little materially. She did not even have an automobile. She and her two children walked faithfully every Sunday to the services at the First Baptist Church of Dallas. Members of the congregation often picked them up and gave them a ride to church when they encountered them along the way. All the while, in those years, she faithfully tithed her meager income to the Lord.

In time, her home decorating talents and business mind resulted in exceeding wealth. When prosperity came she continued her faithful stewardship. She wore around her neck two small gold shovels. One was larger than the other. When people inquired about their meaning she would answer, “The little shovel is mine. I can shovel it out. The big one is God’s. He shovels it in ten times faster.”

God’s blessings may not always come in the form of material prosperity. But I know this, you can’t outgive

God. He has a bigger scoop than you.

William E. Gladstone, writing to his son on tithing, said, “No one can tell the richness of the blessings which come to those who thus honor the Lord with their substance.”

I know this, you can rob yourself. In fact, we are more likely to rob ourselves than we are to be robbed by another. The hand that closes the window of heaven against us is most often our hand, not God’s. It is said that Judas did not sell Jesus for thirty pieces of silver, but he sold himself. It was his hand that closed the door of a marvelous opportunity, not the hand of Jesus. If we fail to receive the overflowing blessings, it will be our fault.

As someone said, “If we were all tried for the crimes we have committed against ourselves, none of us would escape the gallows.”

Arthur Berry was one of the most famous jewel thieves of all time. It is estimated that in his years of crime he committed as many as 150 burglaries and stole jewels valued at between five and ten million dollars.

He seldom robbed from anyone who was not listed in the Social Register. He often did his work in a tuxedo. And, on an occasion or two, when he was interrupted in the act of a crime by a victim, he was able to charm his way out of being reported or turned over to the police.

Like most people who engage in a life of crime he was eventually caught, convicted, and served 25 years in prison. Following his release he worked as a counterman in a roadside restaurant on the east coast for 50 dollars a week.

A newspaper reporter found Berry and interviewed him. After telling about the thrilling episodes of his life he came

to the conclusion of the interview to say, “I am not good at morals. But, early in my life I was intelligent and clever, and got along well with people. I think I could have made something of life. But, I didn’t. So, when you write the story of my life, when you tell people about all the burglaries, don’t leave the big one out. Don’t just tell them I robbed Jesse Livermore, the Wall Street baron, or the cousin of the king of England. You tell them Arthur Berry robbed Arthur Berry.”

This is the tragic story of many a person’s life. We shut the windows of heaven on ourselves. Don’t rob God! Don’t rob the church! Don’t rob yourself! Get in on God’s plan. Give him your life, your heart, and your pocketbook. Give freely and joyfully, and he will bless you.

But, someone will say, “All of this is from the Old Testament. Tithing is an Old Testament teaching. We live under grace, not under law.” That is correct, but I remind you that Jesus said, “I came not to destroy the law and the prophets but to fulfill them.” Later, after condemning the Pharisees for their meticulous tithing while neglecting ethical matters like justice, mercy, and faith in their daily affairs, he said, “These ye ought to have done, and not left the other, (i.e., tithing), undone.” The use of the word “ought” implies a moral responsibility. I agree with R. G. Lee who said, “To give less under grace than we give under law is a disgrace.” Christians are not looking for the minimum. They are looking for the maximum. Tithing is the floor, not the ceiling, of Christian giving. It’s the place to begin, not the place to end.

And it’s never too late to start. When my mother was

83 years old, she said to me, “I’m going to start tithing. God has blessed me and I’m going to do what I should have been doing all along.”

Mother had never had any money of her own until my dad died when she was 70 years of age. He had handled all the finances and gave her just enough for groceries. Following his death a few years ago, she had to learn how to manage her finances herself. And, among the things she decided she wanted to do was be a steward of all that she had.

It simply reminded me again that it is never too late to start. You can start at fifteen, as I did, or at 83, as she did. The important thing is that you start. And the best time to begin is now.

Stewardship Sermon Outlines

A Needed Grace

2 Corinthians 8: 1-9

Philosopher Signey J. Harris said, “Men may be divided almost any way we please, but I have found the most useful distinction to be made is between those who devote their lives to conjugating the verb ‘to be,’ and those who spend their lives conjugating the verb ‘to have.’”

As Christians we should major on being rather than on having, but what we are affects what we have and how we give.

Through the example of the Macedonian churches we are told how to give.

I. We Are to Give Liberally (2 Cor. 8:1-2)

Note the two sets of contrasts: joy in trials and liberality in poverty. These are two of the clearest marks of Christian grace.

See Stewardship Illustrations, *He Convinced Some*, p. 165.

II. We Need to Give Willingly (2 Cor. 8:3-4)

The word “willing” means “of their own accord.” These Macedonian Christians wanted to give. They actually begged to give. When pastors talk about giving some people look for a way out. Not these Macedonian Christians. They were looking for a way in.

See Stewardship Illustrations, *The Order of the Cross*, p. 165.

III. Christians Are to Give Spiritually (2 Cor. 8:5)

The Macedonian Christians gave more than money. They put themselves at God’s disposal. They showed self-consecration and self-sacrifice.

Billy Graham told of a Japanese laboring man who became a Christian. He began tithing. But he became convinced that he should tithe his time also. He began to visit for Christ and that year his church grew from 40 to 200 members. He gave himself to the Lord.

God wants our total stewardship, not just our money. He wants us to give ourselves.

The Requirements of a Steward

1 Corinthians 4: 1-5

Did you see the movie where a lady slowed her Cadillac to pull into a parking place and a kid in a small car whipped around her and zipped into the space?

He pranced by her with a smirk on his face. She rolled down the window of her car and asked, “Young man, why did you do that?” He replied, “Because I’m young and fast.”

As he walked away she backed up, got a running start, and rammed into the back of his car so hard it crushed in the trunk. Taking another run, she hit it so hard the little car shot over the curb into a utility pole, smashing the hood. By this time the frantic young man was rushing back to scream, “Why did you do that?” She replied, “Because I’m old and rich.”

Young and fast or old and rich, this sermon is for you.

The apostle Paul wrote, “It is required in stewards, that a man be found faithful” (1 Cor. 4:2).

I. The Identification of a Steward

In the play, *The Death of a Salesman*, Willie Lohman dies. His wife and sons are looking down into his open grave. Then one of his sons says, “He never knew who he was.”

A part of our identity is we are stewards of God. We are his business managers placed here to honor and serve him with all we have.

II. The Obligation of a Steward

Some things are required of a steward; not mere suggestions, not just requests (see Micah 6:8). Tithing is no substitute for living a life of holiness, righteousness, or justice; it is an obligation.

III. The Expectations of a Steward

The Lord does not require that we be successful, or that we be resourceful, but that we be faithful.

He expects us to be loyal, trustworthy, dependable.

See Stewardship Illustrations, *Ownership of God and Trusteeship of Man*, page 170.

When we have been faithful in our stewardship, we can expect the Lord to say, “Well done, thou good and faithful servant.”

If God Willed as I Will

Genesis 28: 20-22

A wealthy man left a relative a million dollars, but the heir to the fortune was in a hospital recovering from a massive heart attack. The executor of the estate was afraid to tell him for fear it might bring on another heart attack and kill him. So, the pastor was asked to break the news in a way that wouldn't excite the patient.

The pastor began his visit with small talk about the church. Then he said, "George, I'd like to ask you a question. What would you do if you inherited a million dollars?" George thought for a minute and said, "Preacher, I'd give half of it to the church." And the preacher had a heart attack and died.

When you talk about money, be prepared for surprises. Observe Jacob and his vow to tithe. Jacob was running away from home. His first night out he had a dream. God told Jacob he would be with him, keep him, and bring him safely home one day.

As a result, Jacob made a vow (Gen. 28:20-22). The essence of Jacob's vow to God was this, "If you will . . . I will."

I. It Is a Personal Vow

This was a transaction between Jacob and God alone. No one else was there. No one else was involved. This was one man doing business with God.

A personal relationship with God is at the heart of Christian stewardship.

II. It Is a Conditional Vow

This commitment was conditional on God's faithfulness.

Are you willing to trust God? (See Mal. 3:10)

If you say, "I will," you will discover the Lord has already said he would.

III. It Is a Voluntary Vow

No one forced Jacob to make this vow. His grandfather, Abraham, had practiced tithing (Gen. 14:20), but tithing was not commanded until the days of Moses. What Jacob did he did of his own free will.

There are many "I wills" in the Bible: the "I will" of salvation (Luke 15:18); the "I will" of discipleship (Matt. 8:19); and this, the "I will" of stewardship.

God will if you will! Will you?

What and How to Give

2 Corinthians 9: 6-15

A steward is a person who has oversight and management of that which belongs to another. The Bible declares that we are stewards of God. We are business managers of that which he has entrusted to us.

Stewardship encompasses all of life: we are stewards of our spiritual gifts (1 Peter 4:10); our experiences (2 Cor. 1:3-4); the gospel (1 Cor. 4:1); and we are stewards of our possessions (1 Cor. 16:2).

A person cannot be right with God spiritually and wrong with God financially. As stewards we are taught what and how to give (2 Cor. 9:6-15).

I. We Should Give Generously

Paul reminds us of the law of sowing and reaping (2 Cor. 9:6).

The farmer who is stingy in the planting of seeds will reap a meager harvest. And the farmer who is liberal in his planting can hope for a good harvest. Hoarded seeds yield no harvest. The only wise use of seeds is to plant them and let them multiply.

Giving is like planting seeds. It is an investment that produces wonderful returns. Our withholding from God does not impoverish him. It impoverishes us. We reap as we sow (Gal. 6:7-9).

II. We Should Give Thoughtfully (2 Cor. 9:7)

The word “purposeth” means to choose for oneself before another thing, i.e., to prefer. Giving ought not to be a matter of impulse but something we have carefully and prayerfully thought out. It ought to grow out of the deep convictions of our soul.

III. We Should Give Thankfully (2 Cor. 9:11-12)

We can give in three different ways. We can be a tearful giver, i.e., we can give grudgingly, reluctantly. We can be a fearful giver, i.e., we can give because we’re afraid the Lord will punish us if we don’t. Or we can be a cheerful giver, i.e., we can give out of gratitude to God for all his blessings.

Gratitude is the great motivating factor for giving. Paul closes by saying, “Thanks be unto God for his unspeakable gift” (v. 15).

Jesus and Tithing

Matthew 23: 23

The pastor delivered a sermon on Christian stewardship. As he greeted the congregation at the door at the close of the service, a man stopped and said angrily, “Preacher, I don’t believe a word you said today.” Needless to say, it bothered the pastor.

A year later the church was once again in its annual stewardship emphasis. A layman shared a tithing testimony. He said he began tithing as a result of the pastor’s stewardship sermon the previous year.

Both men heard the same sermon, but they heard with different ears. Perhaps that is why Jesus said, “He that hath ears to hear, let him hear” (Matt. 11:15).

Listen, then, with perceptive ears to the words of Jesus (Matt. 23:23).

Jesus never specifically commanded us to tithe, but he endorsed it as God’s standard.

I. Because Tithing Expresses our Devotion to the Lord

The Lord has a claim on all our life, and we respond by what we give to him.

We are to present our entire selves to the Lord (Rom. 12:1-2). This includes our money because Jesus said, “Where a man’s treasure is there will his heart be also.”

Tithing is not merely a financial matter. It is a dedication matter.

II. Because Tithing Enables Us to Participate in God’s Work

We have a part in educating students in seminaries, in healing people in hospitals, caring for children in children’s homes, as well as preaching the gospel to the ends of the earth through our missionaries. It enables us to go where we could never go ourselves and share in work we could never do alone.

III. Because Tithing Emancipates Us from Slavery to Materialism

Material possessions are a wonderful blessing from God. But, they can easily become our master.

See Stewardship Illustrations, *How Much Do You Need?*, on p. 166.

The only one who can really satisfy is the Lord. That’s why we are told, “Seek first the kingdom of God and his righteousness, and all these things will be added unto you.”

How to Give in a Godly Way

1 Corinthians 16: 1-2

Tourists set sail across the Sea of Galilee. A guide drew contrast between the Sea of Galilee and the Dead Sea. The Sea of Galilee, he said, draws its water from the mountains just north of it and is filled with sweet, clear water and has an abundance of fish.

It flows south through the Jordan River and empties into the Dead Sea. There is no outlet. The only way for water to escape is by evaporation, leaving a heavy salt concentration. As its name suggests, the Dead Sea has no life in it. The guide then said, “The Sea of Galilee takes and gives, and so it lives. The Dead Sea only takes, so it is dead.”

Giving is necessary for living life at its best.

The scriptures tell us clearly how to give in a godly way (1 Cor. 16:1-2).

I. The Principle of Regularity

We are told to give “upon the first day of the week.” The first day of the week was when early Christians met to worship and that’s when they were to give. It is a solemn act of worship and should be a holy habit.

II. The Principle of Individuality

As Paul instructs believers in giving, he says, “Let every one of you, (i.e., each one of you), lay by him in store.”

The church at Corinth was a diverse congregation: Jews and Greeks; wise and foolish; noble birth and commoners. Some were mighty and some were weak. But, none were excluded or excused from giving.

The appeal is for everyone to give. The father in the family is somebody, one. The mother in the family is somebody, one. The little girl is somebody, one. The little boy is somebody, one. We are all to participate. Giving is for everyone.

III. The Principle of Proportion

We are to give “as God has prospered” us.

From the very beginning, tithing was the beginning place of Christian stewardship. The word “tithing” means “a tenth part.” So the emphasis was always on percent and not on amount. It is the proportion that counts. That makes giving both fair and flexible.

Be a Cheerful Giver

Acts 20: 35

The Bible says, “It is more blessed to give than to receive” (Acts 20:35). A proof of this is the examples of giving in the Bible.

- I. The Poor Widow is an Example of a Person Living on a Fixed Income (Luke 21:4)
This lady gave the smallest amount of money a person could give. When Jesus compared it to the wealthy, who gave larger sums, he said, “This poor widow hath cast in more than all.”
Many people in our churches today live on a fixed income and do not have much to give.
- II. Zacchaeus is an Example of a Person with Wealth (Luke 19:1-10)
A hard-nosed businessman who was so successful in tax collecting that he had become exceedingly rich. When he became a follower of Christ, he freely vowed, “Half of my goods I give to the poor.”
Zacchaeus stands as an example of the kind of generosity that can flow from the wealthy. All surveys reveal the rich have as hard a time giving as anyone else.
- III. The Woman With the Alabaster Box is an Example of a Single Person Who is Just Getting By (Mark 14:1-9)
Gratitude makes us want to give.
See Stewardship Illustrations, *Gratitude*, on p. 166.
- IV. Barnabas is an Example of a Person Who Gives with No Strings Attached (Acts 4:36-37)
- V. The Macedonian Christians Are an Example of People Giving Who Were Feeling a Financial Pinch (2 Cor. 8:1-5)
- VI. Jesus is An Example of One Who Gave His Life (2 Cor. 8:9)
Jesus stands as the supreme example and motivation for Christian giving.

These were all real people just like you and me. They gave generously and so can we.

Someone has said, “Two things I’ve had in life in ample supply, good advice and poor examples.” One of the wonderful things about the Bible is it not only gives good advice, it gives good examples. These are worthy of our emulation.

Beware of Covetousness

Luke 12: 13-34

This passage is one of the most extensive teachings of Jesus concerning material possessions. The occasion was the request of a man that Jesus arbitrate a dispute between himself and his brother over their inheritances. Jewish law fixed the division of an estate at two-thirds for the eldest and one-third for the youngest son. Thus, he was not asking Jesus to arbitrate the case but to take his side, and his request betrayed a greedy character. Jesus seized the opportunity to warn us of the dangers of covetousness. The Greek word “covetous” literally means “the desire to have more.”

Covetousness is a dangerous thing and Jesus tells why.

I. Covetousness Blinds Us to Reality (v. 15)

There is more to life than things, but greed can blind us.

See Stewardship Illustrations, *American Dollar Sign*, on p. 167.

II. Covetousness Blinds Us to Eternity (v. 21)

Jesus told the story of a rich farmer who spent his life accumulating and made no preparation for eternity. He calls the man a fool. The man had many virtues. He was hard-working, frugal, ambitious. But he neglected his soul. Only a fool would do that.

Uncontrolled covetousness binds us to the earth and causes us to neglect the eternal. The Romans had a proverb that said that money was like saltwater, the more a man drank the thirstier he became.

III. Covetousness Blinds Us Our Priority (v. 31)

God takes care of the birds of the air and the lilies of the field, and he will take care of us. Covetousness makes us anxious about life and robs us of the peace that comes from trusting him.

Martyred missionary Jim Elliott said, “No man is a fool who gives up what he cannot keep to gain what he cannot lose.” Our primary mission is to advance the kingdom of God, not to acquire vast wealth.

Giving for the Right Reasons

2 Corinthians 8: 1-9

The churches of Macedonia are held up as an example of Christian stewardship. How did they give?

- They gave sacrificially — out of deep poverty.
- They gave spontaneously — they begged to give.
- They gave spiritually — they gave themselves first.

Here are some motivating factors for Christian giving:

I. We Give to Complete Our Christian Character (v. 7)

It is tragic when we do not grow to maturity in Jesus Christ, when we grow in one area and not in another.

See Stewardship Illustrations, *Failure to Grow*, on p. 167.

II. We Give to Prove the Genuineness of our Love (v. 8)

The word “sincerity” literally means “without wax.” In ancient days as pottery makers produced their wares, sometimes a vase would crack. If they were dishonest they sometimes took hot wax, colored it, and pressed it into the crack in the pottery to disguise the flaw in the vessel. The careful shopper would hold the vessel he wanted to buy up to the sunlight to see if there was a crack in it. If the vessel had no wax in it, it was called “sincere” or genuine.

Paul’s concern was that these Christians prove that their love had no cracks in it, that it was genuine. Their giving was a way of doing that.

III. We Give to Be Like Our Savior (v. 9)

Jesus gave up the glories of heaven to be born in a stable, walk the dusty roads of Israel, work in a carpenter shop, and eventually die as a common thief on a Roman cross. And he did it all for us.

If we are going to be like him we must think of others first and be willing to give sacrificially for their benefit.

Foundations for Christian Giving

Philippians 4: 14-20

The apostle Paul lived with an attitude of gratitude. You see it everywhere in his writings, but nowhere more clearly than in the book of Philippians. This book is a thank you note.

As he thanks them, he lays for us a foundation for Christian stewardship.

I. Giving Enables Us to Become Partners in the Work of God (vs. 14-15)

The word “communicate” means to “enter into a partnership.” Through their gifts they entered into a partnership with Paul doing the work of God.

There are many reasons why we go to church: we go for education; for inspiration; and for association; but we also go for cooperation and for participation. We go so that we can do together those things we cannot do by ourselves.

II. Giving Is a Means of Investing in Eternity (v. 17)

The word “fruit” is a commercial term for “interest.” Paul saw their gift as a spiritual investment paying a good dividend back to their spiritual account.

Your giving is a way of adding to your heavenly bank account (Matt. 6:19-21).

III. Giving Is a Solemn Act of Worship (v. 18)

Paul invested their gift with all the sacredness of an Old Testament sacrifice.

The Bible teaches that we are all priests. Each of us is to lay a sacrifice on the altar (1 Peter 2:5; Rom. 12:1-2). One way we do that is by our financial contributions.

To these generous givers the apostle Paul says, “My God shall supply all of your needs according to his riches in glory.” Do not think that your gift will impoverish you. You will not be poor because of it. God will supply all of your needs according to his riches. And he knows the difference between your needs and your greeds.

Tithing to Honor God

Genesis 14: 18-20

Stewardship is a deeply spiritual matter. It is not a matter of dollars and cents; it is a matter of commitment and dedication. It is not man's way of raising money. It is God's way of maturing people.

There is a point beyond which you cannot go in your spiritual pilgrimage unless you are right with material possessions. Unless we have money in the right perspective our lives will not be in the right perspective.

Tithing is the floor, not the ceiling of Christian giving. It is the consistent testimony of scripture that tithing is the basic act of a Christian steward. Tithing is not a Baptist tradition. It is a biblical principle.

I. Abraham Commenced It

The first person in the Bible to tithe was Abraham. This was 500 years before the law of Moses commanding tithing. It was an expression of Abraham's gratitude to God for delivering him from his enemies — for his salvation.

Someone has said there are three kinds of giving: grudge giving, duty giving, and thanks giving.

II. Moses Commanded It (Lev. 27:30)

Tithing was from the beginning and still is today an expression of God's ownership and our stewardship. It is a symbol of our consecration and our devotion to him.

III. Malachi Confirmed It

Like a skilled trial lawyer, Malachi indicts Israel for first one sin and then another. One of those sins is their failure to tithe (Mal. 3:8-10).

Israel was going through an economic depression. The prophet teaches we are to continue to tithe regardless of our economic condition. Second, obedience to God will bring blessings from God.

IV. Jesus Commended It

The only recorded statement by Jesus concerning tithing is found in Matt. 23:23 (see the Living Bible paraphrase).

Stewardship Quotes

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“I have tried to keep things in my hands and lost them all, but what I have given into the Lord’s hand I still possess.” (Martin Luther King, Jr., 1929-1968)

“The best portion of a good man’s life is his little, nameless, unremembered acts of kindness and of love.” (William Wordsworth, 1770-1850)

“The secret of success is to find the need and fill it, to find a hurt and heal it, to find somebody with a problem and offer to help solve the problem.” (Robert H. Schuller, 1926-)

“God’s strength behind you, his concern for you, his love within you, and his arms beneath you are more than sufficient for the job ahead of you.” (William Arthur Ward, 1921 -)

“When we come into this life, we don’t really own anything. And we own nothing when we leave. It is only a lease we have during our lifetime — and it is up to us to make the most of it.” (Jerold Panas, 1928-)

“There is no state...no power on earth, that can neutralize the influence of a high, pure, simple, and useful life.” (Booker T. Washington, 1856-1915)

“There is no greater joy nor greater reward than to make a fundamental difference in someone’s life.” (Sister Mary Rose McGeady, 1928-)

“The best use of life is to invest it in something which will outlast life.” (William James, 1842-1910)

“Don’t try to hoard money or power, hoard good will, acquire it by doing something that helps your neighbor.” (Dr. Hans Selye, doctor and scientist)

“If there is a truer measure of a man than what he does, it must be what he gives.” (Robert Smith)

“The mind grows by what it takes in; the heart grows by what it gives out.” (Warren Wiersbe)

“It is good to have money and the things money can buy, but it is good once in a while to check up to see that you haven’t lost the things which money cannot buy.” (George Horace Lorimer)

“He who gives while he lives also knows where it goes.” (Percy Ross)

“If you are not sharing you are not caring...and if you are not giving, you are not living.” (Anonymous)

“Don’t obey God because it pays, for then it won’t pay. But obey him because you love him, and then it will pay.” (R. G. LeTourneau)

“The only true gift is a portion of thyself.” (Ralph Waldo Emerson)

“Has it ever occurred to you if all the members of the church paid the Lord what they owed him, the pastor would never again be forced to mention money from the pulpit?” (Billy Graham)

“No man can tell whether he is rich or poor by turning to his ledger. It is the heart that makes a man rich. He is rich or poor according to what he is, not according to what he has.” (Henry Ward Beecher, 1813-1887)

“No person was ever honored for what he received. Honor has been the reward for what he gave.” (Calvin Coolidge)

“The essential difference between the unhappy, neurotic type person and him of great joy is the difference between get and give.” (Erich Fromm)

“God doesn’t ask us to give till it hurts — he simply asks us to give it all.” (Bill Milliken)

“All that is not given . . . is lost.” (Dominique Lapierre)

“The use of money is all the advantage there is in having money.” (Poor Richard’s Almanac)

“I want you to know that God and Jesus Christ are nowhere near bankruptcy. God owns everything.” (Anonymous)

“That which you cannot give away, you do not possess. It possesses you.” (Ivern Ball)

“We make a living by what we get. We make a life by what we give.” (Winston Churchill)

“Once you pay the bills, money is the most overrated thing in the world.” (Ross Perot)

“Every pastor who has ever done much with a church has caught the idea that God’s plan of financing his kingdom is not a money-raising scheme, but a character-building program.” (Porter M. Bailes)

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“If a man can stand prosperity, he can stand anything.” (Dr. George W. Truett)

“The futility of wealth is there plainly stated in at least two places: the Bible and your income tax return.”

Someone asked John D. Rockefeller, “How much money would it take to satisfy a man?” He replied, “Just a little bit more.”

The scriptures agree: “Hell and destruction are never full; so the eyes of a man are never satisfied” (Prov. 27:20).

“The material blessings of life are either a mirror in which we see ourselves or a window through which we see God. The proud selfish person thinks he deserves all these blessings and thinks only of himself. The person who knows that all blessings come from God looks away from himself to the Lord who gives so richly” (Warren Wiersbe, *Windows on the Parables*).

“Not everything that counts can be counted. Not everything that can be counted counts” (Dr. Charles Garfield).

“Make money your god, and it will plague you like the devil” (Henry Fielding).

“There are 1.5 billion (credit) cards in circulation, amounting to nearly 10 for every American cardholder. This year (1995), collectively, we will charge about \$700 billion of goods and \$235 billion of debt on them. In 1977, the average balance on credit cards was \$649. By 1986 it was \$1,472. This year it will be \$2,800” (Joseph Nocera in *The New York Times*).

Stewardship Illustrations

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God's Ownership. If God created the heaven and the earth, does he not own and direct his creation to his own ends? To say less is to ignore one of the basic rules of life. An inventor is entitled to the fruit of his genius. The laborer is worthy of his hire. The investor is allowed a fair return on his investment. Is it unreasonable to allow God the same rights as those accorded to men?

Wealth a Danger. Dr. George W. Truett is reported to have said to his deacons one night, "A certain young man in our church has just inherited a million dollars. Let us pray for him."

It's More Blessed to Give. A certain man, upon reading, "It is more blessed to give than to receive," commented, "Well, perhaps so, but receiving is good enough for me."

Giving Too Much? No church ever gave itself to death. A certain member upbraided his pastor for constantly admonishing his church to give. Said he, "If you continue to do so, you will kill this church." To which the pastor replied, "I do not think so. But if I do, over its grave I will place as its epitaph a sign saying, 'Blessed are the dead who die in the Lord!'" Amen!

Investing in the Future. Several years ago Judge Frank Ryburn, of Dallas, Texas, told of a prominent and benevolent citizen of Dallas who died. His friends sought to express their respect and sympathy by sending more than three truck loads of flowers. Judge Ryburn said that after the funeral service he stood outside the home beside an old family servant. As they watched the wreaths being loaded for transfer to the cemetery, the judge remarked, "Mr. _____ surely does have lots of flowers, doesn't he?" The old servant replied, "Yes sir, but, you know, he has been planting the seeds for those flowers a long time."

The fond farewell which he received in his departure from this earth was as nothing compared to the welcome which was his as he entered "into everlasting habitations."

A Stewardship Prayer. Col. C. C. (Christopher Columbus) Slaughter, an early Texas cattleman, a banker, and a devout Baptist, who was a benefactor of Baylor Hospital in Dallas, said toward the end of his life, "I have prayed the Master to endow me with a hand to get and a heart to give."

The Measure of a Man.

Not — "How did he die?"

But — "How did he live?"

Not — "What did he gain?"

But — “What did he give?”
 These are the units
 To measure the worth
 Of a man as a man,
 Regardless of birth.”
 (Author Unknown)

Givers Sleep Well. “If you don’t share,” says Chi Chi Rodriguez, a stalwart on the Senior PGA Tour, “you may have material success, but you’ll be very poor in spirit.” Chi Chi recalls learning this lesson as a young boy growing up in a tiny, tin-roofed shack in rural Puerto Rico:

It was 2 a.m. when my father woke me because he heard someone out back. We crept outside and found a machete-wielding neighbor standing beside the small banana grove that fed our family. Despite the fact that the man could have killed him, Father said, “Give me the machete.” Then Father cut a bunch of bananas and handed half of them to his neighbor. “From now on,” he said, “anything you want back here you come to my door and ask for it. And make sure you leave some for my kids too.”

The compassionate way he handled that man was one of many things my father did that influenced my life. That night he taught me that takers eat well, but givers sleep well.

I Wish I Had a Million. John Steinbeck, in *The Grapes of Wrath*, tells of a man who said, “I wish I had a million acres of land.” His friend said, “Any man who wants a million acres of land and is still poor in self, no million acres is going to make him feel rich.”

Money Lasts. Most of us think of a great economist when we hear Roger Babson’s name. But Mr. Babson was more than a statistician. He gave a Christian interpretation of money. He once said of it:

One dollar used in buying lunch lasts five hours.
One dollar used in buying hose lasts five weeks.
One dollar used in buying a hat lasts five months.
One dollar used in buying sterling silver lasts five generations.
One dollar used in God’s service lasts eternally.

Living for Self. Near the village of Leamington, England, there is a small churchyard where stands a tombstone with this inscription:

Here lies a miser who lived for himself,
And cared for nothing but gathering pelf,
Now, where he is, or how he fares,
Nobody knows and nobody cares.

The Golden Age. Over the doorway of an old Dutch banking house is

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this inscription: “The Golden Age is the age in which gold does not rule.”

Use Your Resources. A son overheard his father earnestly praying for the needs of the poor, ministry of the church and missions around the world. Later he expressed his admiration for his father’s noble prayer and said, “Father, with your resources you could answer half of your own prayers.”

Baptized Billfold.

Once I knew a Baptist,
 He had a pious look;
He had been totally immersed —
 Except his pocketbook.
He put a nickel in the plate,
 And then with might and main,
He’d sing, “When we asunder part,
 It gives us inward pain.”

A Checkbook Autobiography. Once upon a time there lived a wise, old man. He had lived a full abundant life. Near the apparent end of his life in this world, his son made one of his many visits. During that particular visit, the son asked his father if he would give him something — a symbol — by which he could always remember him and who he was. The father thought for a while . . . and then pointed his son to the top drawer of his desk where he would find a black book . . . and that the black book was now his.

The son found the black book and, upon opening it, discovered that he now had in his possession the stubs of his father’s checkbook for the last several years. An obvious look of surprise and disappointment came over him, thinking that he had received something that was worthless. But the wise, old father went on to tell his son that what he had given to him was something of great value. For he said, “There, in my stubs of canceled checks, is the story of my life. It is the only autobiography I will ever write. It is the record of my hopes and dreams, my values and priorities. Those stubs contain the story of what I lived for; they are the story of my life.”

Money Blinds You. A rabbi had gone to visit one of his congregation’s inactive members. The man had considerable material resources, but did not give to the work of the congregation. He said to his rabbi that he felt no need to give anything to anyone, “I don’t know why but I just don’t.”

The rabbi asked the man to look out the window and describe what he saw. He looked and saw people, push carts, children, cripples, traffic, and stores busy with trade. The rabbi then took the man to a mirror and asked him what he saw. He saw himself, his clothes, his ring, his fine office in the background. The rabbi then said, “In the window there is glass and the mirror is also a glass. But the glass of the mirror is covered on the back with a very thin layer of silver. As soon as a little silver is added to the glass you cease

to see others, and see only yourself!"

How Much Did He Leave? Commodore Vanderbilt had a fortune of over \$200,000,000, and one day when he was ill he sent for Dr. Deems. He asked him to sing for him that old song:

Come, ye sinners, poor and needy,
Come, ye wounded, sick and sore.

The old commodore tossed from side to side, looked around at the evidence of his wealth, and he said: "That's what I am, poor and needy." Who? Commodore Vanderbilt poor and needy with his \$200,000,000? The foundation of that fabulous fortune was laid by him when he poled a yawl from New York to Staten Island and picked up pennies for doing it. The next day in the street one man said to another, "Have you heard the news? Commodore Vanderbilt is dead." "How much did he leave?" "He left it all."

When God Comes In We Want to Give. When God really comes into a person's heart, it is not difficult to give. We become new creatures in Christ Jesus. We are changed from getters to givers. Consider this:

God made the sun — it gives.
God made the moon — it gives.
God made the stars — they give.
God made the air — it gives.
God made the clouds — they give.
God made the earth — it gives.
God made the sea — it gives.
God made the trees — they give.
God made the flowers — they give.
God made the fowl — they give.
God made the beasts — they give.
God made me — I — ?

Giving To Your Church. Some people ask, "Since there are so many good causes, why should I give all my tithe through my church?" The following story gives a good answer.

The keeper of a lighthouse on a rugged coast was given a month's supply of fuel at a time. He was warned to make the supply last. One night a mother knocked at his door and pleaded for fuel to warm her only child. The keeper was moved and gave her some. He did the same with other requests, all of which were genuine cases of hardship.

Toward the end of the month his fuel ran out. The last two or three nights his lighthouse was dark. A tragic ship wreck resulted with a loss of a hundred lives. When a government official investigated, the keeper cited the many cases of need. "Yes," replied the official, "but remember you had one supreme responsibility: to keep the main light burning. There can be no excuse."

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If we divide our tithes hither and yon, there will not be enough to keep the main lights burning in our churches, which is our first responsibility.

Talking Too Much About Money. R. G. Lee wrote, “Some people say that we preachers talk too much about money. But note: that the three subjects about which Christ spoke most were wealth, hypocrisy, and the kingdom of God; that three of the Ten Commandments deal with money; that sixteen of the thirty-eight parables in the New Testament deal with money and stewardship; that one verse of every six in the gospels deals with stewardship; that the great question is not: How much do we give? But rather, How much do we keep for ourselves?”

The Tither’s Six Surprises.

First: At the deepening of his spiritual life in paying the tithe.

Second: At the ease in meeting his obligations with nine-tenths.

Third: At the amount of money that he has for the Lord’s work.

Fourth: At the ease in going from one-tenth to larger giving.

Fifth: At the preparation that tithing gives to be a faithful and wise steward over the nine-tenths that remain.

Sixth: At himself, in that he had not adopted the plan sooner.

A Suitable Gift. A beggar asked Alexander the Great for alms. He gave him a gold coin. A courtier asked, “Why not give him copper, it’s enough for a beggar.” “But gold suits Alexander’s giving better,” he replied.

The Stewardship of Life. Methodist minister, William Stidger, tells an interesting story about musician Fritz Kreisler and his practice of the stewardship of life.

Mr. Stidger happened to sail to Germany on the same ship with Mr. Kreisler. His stateroom was next door to Mr. Kreisler’s on the top deck. The Sunday before they sailed, just by chance Mr. Stidger heard him give his last concert in Symphony Hall in Boston. Therefore, the minute he discovered that he was in the stateroom next to this famous personality, he sent a note asking for an interview but also stating that if he were too tired from his long concert tour, or if he just wanted to be alone, that he would understand and would still continue to be one of his “Seven Best Listeners.”

That sentence did the trick and in ten minutes he was seated in Mr. Kreisler’s stateroom for an intimate chat with him and his wife. Later on that same trip Stidger had lunch in their home in Grunewald, a suburb of Berlin. That day in his home they got to talking about stewardship of talent, time, and money. Mr. Kreisler said, “My talent is a gift of God and I look upon it as such. Therefore I dare not claim any of the rewards of income which come from my playing as belonging exclusively to me. I am merely the steward of both talent and money.”

Then Mr. Kreisler added, "People do not seem to understand just why we do not feel that we have any right to spend money carelessly. They do not understand the spiritual philosophy that is back of it. Therefore they think that we are temperamental or unusual. It is very simple: We feel that we are stewards of both my talent and of the money that comes to us from that talent. It is God's gift. It is as simple as that. Do you Americans not understand that all things belong to God and that we are merely his stewards?"

What Shall It Profit a Man?

*Use your money while you're living,
Do not hoard it to be proud
You can never take it with you,
There's no pocket in a shroud!
Gold can help you no farther
Than the graveyard where you lie,
And, though you are rich while living,
You're a pauper when you die.
Use it, then, some lives to brighten,
As through life they weary plod;
Place your bank account in heaven,
And grow richer towards your God.*

A Permanent Investment. George W. Carroll, a wealthy Texas philanthropist, was famous for his generous heart. Among his many deeds of kindness, he often gave large sums of money to Baptist causes.

After he had lost considerable wealth in the depression years, he was viewing the Carroll Science Hall on the campus of Baylor University, a building that had been constructed with funds he contributed.

Dr. Brooks, president of Baylor, who had invited him back for a visit, said, "Aren't you sorry now that you gave all that money away?" He answered without hesitation, "No, because all that I kept for myself is now lost. Only that which I gave away is preserved."

And so it may be in our lives. When the tinsel, temporal things of life are gone, that which we have invested in the eternal cause of Christ will continue to touch people at their point of need.

Pay God First. Mr. A. A. Hyde, a millionaire manufacturer, said he began tithing when he was \$100,000 in debt. Many men have said they considered it dishonest to give God a tenth of their incomes while they were in debt. Mr. Hyde agreed with that thought until one day it flashed upon him that God was his first creditor. Then he began paying God first, and all the other creditors were eventually paid in full.

If a man owes you money, it would be a wise business policy on your

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part to encourage him to pay his debt to God first.

God Sees Your Offering. John A. Broadus, Baptist giant of a century ago was a preacher, teacher, denominational leader, scholar, and author with few, if any, peers. He was a professor at Southern Seminary from its opening in 1859 until his death 36 years later. Southern Baptists named the Broadman Press and Broadman Hymnal for Broadus.

In a church Broadus was serving as pastor he once stepped from the pulpit and walked with the ushers as they took the offering. He reached into the plate to examine the donations, reading checks and envelopes, examining and counting the money. With the congregation atwitter, the famous preacher returned to the pulpit and preached his greatest sermon on stewardship.

“My dear people,” Broadus is quoted as saying, “if you take it to heart that I have seen your offering today and know just what sacrifices you made and have not made, remember that your savior, God’s son, goes about these aisles with every usher. He knows whether or not we abound in his grace.”

John A. Broadus had imposing personality sufficient to do the deed and make the point. I doubt if you should try that.

Because You Cared, I Care. Years ago, Dr. William J. Hutchins, president of Berea College (1920-1939), a small Christian college in Kentucky, was driving around the campus one evening when he saw a young man sitting on the curb crying. Berea was one of those colleges where a person must work if he is a student.

Dr. Hutchins stopped and asked the young man what was wrong. He replied, “Dr. Hutchins, I am the first member of my family ever to graduate from high school and the first one to ever attend a university. Tomorrow I have a Greek test and there is no way I can pass it. I will flunk out of school and disgrace myself and my family.

Dr. Hutchins said to the young man, “Son, you go home and get you something to eat. I will go home and get me something to eat. Then I will meet you in my office and we will study Greek all night if necessary to get you ready for this test tomorrow.”

Sure enough it took almost all night to prepare the young man for his Greek test the next day. And when test time came, he passed with flying colors.

Years later Dr. Hutchins received a note from this young man, who had gone on to become president of the Aluminum Company of America. Attached to the note was a check for five million dollars. The note read, “Because you cared, I care.”

Begin Tithing Early. William Colgate, whose name has achieved world fame in connection with soap, left home because the family was so poor. On his way to New York City, he met a devout canal boat captain who asked him where he was going and had a word of prayer with him.

When they arose from their knees the old captain said, "William, what can you do?" "Make tallow candles and soft soap," he replied.

"William," said the captain, "some day there is going to be a leading soap manufacturer in New York, and there is no reason why it cannot be you. Give your heart to Christ, make a good soap, give a full pound, and give God what belongs to him."

He remembered the admonition of his old friend and for years he faithfully gave a tithe. Later he gave a fifth and so on, until he was giving half his income to God's work. You reply, "Look what he earned, he could well afford it." True, but over the years he gave as the Lord had prospered him.

Knowing Values. James Keller refers to a man being held up by a thief who said, "Your money or your life." The man replied, "Take my life, I'm saving my money for my old age." Some must be saving their money for their old age and appear to be saving their lives for later also.

Giving Brings Life. In the natural world the principle of giving and receiving is prevalent. If a plant or animal only received life and refused to give, his species would soon be extinct.

In the Middle East both the Sea of Galilee and the Dead Sea receive their water from the mountains of Lebanon. The Sea of Galilee is full of animals and life, for the water in it is fresh, constantly flowing forth to the Jordan River. The Sea of Galilee both receives and gives, allowing it to be a source of abundance.

The Dead Sea, however, is true to its name. While the Dead Sea receives water from the mountain streams, it has no outlets for giving forth water. The water that flows into it slowly evaporates, leaving salt and other minerals to collect and solidify. Few living things can abide in its waters. Even in the natural realm there must be both receiving and giving. Anything that refuses to give will become useless and dead.

This is also true in the spiritual realm. The blessings of God are dependent upon our faithfulness in giving.

Everyone Tithes. Dr. C. Roy Angell once asked Dr. Warren Huyck how many tithers there were in his church. Dr. Huyck answered, "Nineteen hundred." That startled Dr. Angell and he asked him how many members there were. Dr. Huyck replied, "Nineteen hundred." Dr. Angell then exclaimed, "How in the world did you ever get them all to tithe?"

His answer was classic. "Only about one hundred bring their tithes to the church. God collects it from the rest of them."

Using Money to Store Up Heavenly Treasure. There was a wealthy woman who was a nominal Christian. This woman had a dream that she went to heaven and was met by the angel Gabriel who gave her a tour of the celestial city. First, he took her to see a beautiful palace which belonged to

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this woman's former maid. Next, she was shown an enormous mansion which was the dwelling place of her chauffeur. Finally, Gabriel led her to a very modest house which was identified as belonging to the woman.

Greatly disappointed, the woman said, "But I lived in a palace on earth!" The angel replied, "I'm sorry. This is the best we could do with the material you sent up."

Church Financial Problems. Ben Wooten, at one time president of the old First National Bank, Dallas, Texas, said, "I am convinced that most of the so-called financial troubles of our churches are not basically of a financial nature. They are spiritual, and when these problems are resolved, financial ones have a way of disappearing."

The Bottom Line of Stewardship. The movie, "Schindler's List", is about Oskar Schindler, a wealthy German industrialist who saved more than 1,200 Jews from extermination by paying off a German officer to not send them to Auschwitz, but to allow them to work in his factory. In essence he bought them. Then he protected them and cared for them.

The movie ends when the war is over and the Jews are liberated. As Schindler prepares to leave those he had saved, he turns and looks at them and breaks down and weeps. He says to himself, "I could have bought more. If I had only made more money, I could have bought more."

"If I just hadn't wasted so much." (He loved the high life.) Then he looked at his expensive automobile he had enjoyed for years and said, with sobs, "If I had just sold my car I could have bought ten more."

When we come to the end of our lives, the important thing will be not how much money we made but how much we gave. It's not how much we saved, but how much we wasted. The thing that will matter is how many people we helped, how many we saved. That's the bottom line of stewardship.

Something Has to Hit Us. When the pastor realized that something simply had to be done about the falling plaster and general run-down condition of the church sanctuary, he called a special meeting to extract pledges from the membership toward financing the needed repairs.

He began by asking for pledges from the deacons and the finance committee. He asked one of the more prosperous deacons, "Would you like to start the pledge?"

"I'll pledge five dollars," the deacon responded. At that instant a piece of plaster fell from the ceiling and broke into a dozen pieces as it struck the deacon's bald head.

"I meant fifty dollars!" the deacon yelled hastily.

Lifting his eyes toward heaven, the pastor pleaded, "Hit him again, Lord!"

It is a shameful thing that we too often have to be "hit" in some manner

before we are willing to do what we ought to do for the Lord and his church.

A Philosophy of Giving. There are three philosophies of life in the story of the good Samaritan:

The philosophy of the thieves: "What's thine is mine, I'll take it."

The philosophy of the Levite: "What's mine is mine, I'll keep it."

The philosophy of the Samaritan: "What's mine is thine, I'll share it."

Our Dependence on Him. Several men on a mission trip to Haiti met a 19-year-old boy who was a devout Christian and they invited him to visit the United States. This young man, who had never slept between sheets, who had never had three solid meals on the same day, who had never used indoor plumbing, was overwhelmed with the abundance in America.

He spent six weeks in America, traveling and making new friends. At the end of the six-week tour, his sponsors had a dinner for him during which they asked him to share his feelings. He said, "I want to thank you so much for inviting me here. I have really enjoyed this time in the United States. But I am also very glad to be going home. You have so much in America that I'm beginning to lose my grip on my day-to-day dependence on Christ."

That often happens to us. We have so much materially that it causes us to lose our sense of dependence on him.

The Love/Lack of Money. George Bernard Shaw said, "It has been my experience that it is the lack of money, not the love of money, that is the root of all evil."

Greed Can Cost Us. Aesop tells a fable about a dog who found a big bone. He put it in his mouth and started trotting down the trail. He came to a bridge over a little stream. As he peered into the water he saw his own enlarged reflection in the water. Thinking that there was a bigger bone down below, he opened his mouth to grab it and dropped the bone he had.

Many of us lose the finer qualities of life because we are always grasping after more.

Stretch Your Soul. R. Lee Sharpe told that one day, long ago, his father took him to old man Trussell's blacksmith shop to pick up a rake and hoe he had left to be repaired. When they arrived, the hoe and rake were fixed like new. His father handed a silver dollar to Mr. Trussell, but he refused to take it. "No," he said, "there is no charge for that little job."

His father insisted. Then Sharpe said, "If I should live a thousand years, I'll never forget the blacksmith's reply. 'Sir,' he said to my father, 'can't you let a man do something just to stretch his soul?'"

A Love for Money. Greek mythology gives us the story of King Midas.

In return for his kindness, Bacchus promised to grant Midas whatever he might ask. King Midas knew very well what that would be. When he was a very small child he used to watch the ants running back and forth over the sand near his father's palace. It seemed to him that the ant hill was like another palace and that the ants were working very hard carrying in treasure; for they came running to the ant hill from all directions, carrying little white bundles. Midas made up his mind then that when he grew up he would work very hard and gather treasure for himself. Now that he was a man, and a king, nothing, save his precious little daughter, gave him more pleasure than to add to his treasury.

When Bacchus offered him anything he might desire, King Midas' first thought was of his treasury. He asked that whatever he touched would turn to gold. The next morning when he awakened, his comfortable bed was hard, solid gold. He arose with excitement and touched a chair, then a table, both of which turned to gold. Rushing outside, he touched sculptures in his garden, and blossoms of flowers, watching all become solid gold. Next he stooped to pick up a pebble which became a nugget, and a rock which became a big lump of gold. Leaning against a tree, he turned it to pure gold, with all its branches, leaves, acorns, a bird nest, spider web and the spider dangling at the end of a pure gold strand.

Proclaiming a celebration feast, Midas turned all the plates and goblets into gold. A problem developed, however, when he tried to eat. Grapes and olives turned to hard objects of pure gold. Reaching for a drink of wine from a goblet, his mouth was filled with liquid gold. "I could starve!" cried the now frightened king. Suddenly, his beloved little daughter rushed toward him, and without thinking, Midas scooped her happy form into his loving arms. She instantly turned to a solid gold statue, just like the other lifeless and laughless forms in his garden.

The foolishness of his wish was devastatingly apparent. Riches were no longer the most desirable of all things. In grief he pled for the "gift" to be removed. He began to touch his golden possessions with a new appreciation, and in turn, each was restored to its intended form. Finally, his little girl was alive and real again. The story reports Midas lived happily ever after.

Almost Persuaded. There was a Baptist who had a good Jewish friend. The Baptist visited the synagogue with his Jewish friend one Saturday, and when the plates were passed observed his friend placing in them a large roll of bills. They discussed the matter later, and the Jewish man said he gave a tithe of all he made.

The next Sunday they visited the Baptist church and when the plates were passed, the Baptist dropped in just two dollars. His Jewish friend leaned over and said to him, "Almost thou persuadest me to be a Christian."

The world notices our meager gifts and our lack of devotion.

The Only Value of Money Is Its Use. There once was a miser who kept

a bag of gold buried at the foot of a tree in his backyard. Every week, he would dig up the gold and gloat over it. One day a passerby observed this ritual. That evening the passerby returned, dug up the bag of gold and fled.

The next week the miser went out to gloat over his gold and found nothing but an empty hole. His anguished cries attracted the attention of his neighbors and as they gathered in his backyard he told them what had happened.

“Tell me something,” said one neighbor, “when you dug the bag up every week, did you ever take any gold out of it?”

“No,” said the miser. “I only wanted to look at it.”

“Well, from now on,” said the neighbor, “you might as well just look at the hole. It’ll do you just as much good.”

An Outline for Happiness. Ogden Nash said, “Of all those who have tried, down the ages, to outline a program for happiness, few have succeeded so well as William Henry Channing, a clergyman who was chaplain to the U.S. Senate in the middle of the last century. He put it this way:

“To live content with small means, to seek elegance rather than luxury, and refinement rather than fashion; to be worthy, not respectable, and wealthy, not rich; to study hard, think quietly, talk gently, act frankly; to listen to the stars and birds, to babes and sages, with open heart; to bear all cheerfully, do all bravely, await occasion, hurry never; in a word, to let the spiritual, unbidden and unconscious, grow up through the common. This is to be my symphony.”

It will be noted,” Ogden concluded, “that no government can do this for you; you must do it for yourself.”

He Convinced Some. A minister plopped wearily into an easy chair. He told his wife that he had just attempted to persuade his congregation that it was the duty of the rich to help the poor. “Did you convince them?” she asked. “I was half successful,” said the minister. “I convinced the poor.” Paul’s teaching had the same effect. He convinced the poor to give generously.

The Order of the Cross. Early in the nineteenth century Fredrick Wilhelm III, the king of Prussia, needed money to protect and to consolidate his country. The situation became so serious that he asked the women, as many of them as wanted to help the king, to bring their jewelry of gold and silver to be melted and made into money to help their native land. In exchange for the gold and precious ornaments, they received a casting of bronze or iron which had on it the inscription: “I gave gold for iron — 1813.” Soon it became fashionable to wear these rather crude emblems, for it was proof that the women had given up something valuable for their king. And so the order of the iron cross grew up, symbolizing that the luxury of jewels and gold had been exchanged for the iron of service and sacrifice. Someone has aptly commented, “God is still looking for those among his people who will sacrifice

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their temporal riches for the cause of Christ — who will give gold for iron. To all who do, God will give in exchange the eternal crown that will never perish!”

How Much Do You Need? Leo Tolstoy, the Russian novelist, wrote a short story entitled, *How Much Land Does a Man Need?* It was the story of a simple peasant who had always lived on someone else’s land until he heard one day that a large estate was being broken up and sold to the peasants.

He became excited about the prospects of owning his own land and went to extraordinary lengths to gain 20 acres for himself. But, once he gained the land he experienced a let down of disappointment. Owning 20 acres was not as satisfying as he had expected. He wanted more.

One day a traveler came through and told of a place where more land was available at a cheaper price. The peasant thought to himself, “If I had larger holdings, surely this would fulfill the expectancy of my heart.” So he sold his initial purchase and moved everything to the new frontier, where he purchased 200 acres of land. But soon the same pangs of dissatisfaction set in. It was at this juncture that another traveler told him of a distant place where land could be acquired for almost nothing.

He investigated and found it to be true. He discovered that the chief of that region would sell him all the land he could walk around in one day for only 1,000 rubles. The only condition was that he had to return to where he had started by sundown.

The anticipation of such a deal so excited him that he could not sleep a wink. At the first crack of dawn he had his spade in hand and set out to encircle all the land he possibly could. The territory was rich and fertile and the peasant raced through the early hours taking in this field and that and never stopping to eat or drink or rest. How could he, with so much at stake?

He was so anxious to acquire as much as possible that he failed to measure the time and the distance and as the sun began to go down in the afternoon he suddenly realized how far he was from the starting point and fear gripped him, lest in his greed he might lose it all.

Even though every muscle in his body ached, he began to run as fast as he could, and just as the last beam of the sun disappeared over the horizon he managed to stagger back to the chief’s fur hat, marking the point of beginning. He had acquired an immense tract of land, but no sooner had he gotten back than he fell to the ground in prostration and when they rolled him over they found that he had overtaxed his heart and had died on the spot.

The story ends with the question of the title, “How much land does a man need?” In this case, only a plot six feet long and three feet wide and four feet deep — enough to bury him.

There are countless numbers of human beings who have lived and died as this man, seeking to satisfy their deepest hungers by the possession of things only to discover that it does not work.

Gratitude. One Sunday I announced to our church that we needed one

hundred dollars a month for the next year in order to put a full-time pastor on the field of the mission church we were sponsoring in Mexico. That night one of our deacons said to me, "Pastor, when I was seventeen years old I left home and went to California. I had no money, no job, and for several days I had nothing to eat. Then one day I saw a young Mexican boy with a wagon load of watermelons. I asked him if he would give me one to eat. He did. I was so hungry that I almost ate the rind. Since that time, I have been looking for a way to repay that Mexican boy. If you'll let me, I want to give that hundred dollars a month to put the mission pastor on the field."

That's what gratitude will do. It turns watermelons into missions.

American Dollar Sign. The American dollar sign originated from the old Spanish coins called "pieces of eight." The S-like figure is really an adjusted numeral eight, and the two vertical lines represent the pillars of Hercules, the huge rocks on either side of the Straits of Gibraltar at the entrance to the Mediterranean Sea. In 1000 BC Phoenician mariners built silver columns on these rocks and inscribed them with the Latin phrase, *Ne plus ultra*, meaning, "No more beyond." It indicated that these ancient sailors believed that the Gibraltar Straits were the outward limits of safe navigation. To them, there was nothing else beyond the pillars. They were unaware that the broad expanse of the Atlantic, with its beautiful undiscovered worlds, was out there.

There are many today who feel that way about money. It is to them life's ultimate value. There is nothing beyond it.

Failure to Grow. Babe Dedrickson Zaharias was perhaps the greatest woman athlete ever. In 1932 she won two gold medals in the Olympics — in the hurdles and in the javelin throw. She was a two-time All-American basketball player. And she was an outstanding swimmer.

She didn't play golf until she was grown, but in ten short years after she took up the game, she won 17 major tournaments. In 1953 she discovered she had cancer. She had surgery for the cancer and immediately upon dismissal from the hospital she went to Florida and won the Tampa Bay Classic golf tournament. Shortly before she died she was interviewed by the man who was later to write her biography. In the interview she talked about a lot of things: her childhood, her sports activities, her relationships in life. Eventually she got around to talking about religion. She said, "When I was just a child I learned some prayers and though you wouldn't call me a church-going Christian, all my life I have continued to say those prayers I learned as a child."

That may sound sweet, but there is something tragic about a woman who developed her athletic skills to the maximum, but in her prayer life she remained as a little child.

If you are going to become complete in Christ, you must move beyond childishness in giving as well as in prayer.

Getting Your Money's Worth. Pastor Bob Dodvidge was excited about

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taking his two visiting nephews to church. The two boys, ages 6 and 9, had never been taken to church so Bob was looking forward to exposing them to what the church had to offer. That they had never been in church came to full fruition when the two nephews joined the other children down front for the children's sermon. In the middle of his children's sermon, the six year old, Eric, raised his hand and blurted out, "How much longer do we have to stay up here?" The pastor endured and went on. Little Eric still wasn't impressed with what he had seen so far. This became evident when the offering plates were passed. Little Eric watched with keen interest as people put money into the plate and passed it down. When it finally got to him, he looked up at his aunt and said in a very audible voice, "You mean we gotta pay for this?"

Marriage and Money. Two men were talking about marriage. One said, "I don't know what I'm going to do about my wife." "What is it now?" his friend asked. "The same old thing," he complained, "money. She's always asking for money. Only last Thursday she wanted \$50. Then, yesterday she wanted \$50 more. And this morning she demanded \$100." The friend, in genuine shock, asked, "What does she do with all that money?" The complaining husband said, "I don't know. I never give her any!"

Some people wonder what the church does with all the money they don't give.

Stewardship. The way we give may well express the kind of God we believe in, according to a commentary found in the newsletter of the First Baptist Church of Seattle, Washington:

"If I give so that I will be rewarded, God is Santa Claus.

If I give so that I can claim an exemption on my tax form, God is the IRS.

If I give so I can impress my friends, then God is my PR agent.

If I give to avoid punishment, God is a bully.

But if I give so that I can express my love, and so that others may hear the gospel,

God is God."

Gatorade Blessings. Dr. Robert Cade, a research physician at the University of Florida, did some research on why football players lose so much weight during extended practices and games. That research led Cade to develop a drink designed to replenish the fluids lost during heavy exercise. He named the drink after the nickname of the Florida football team: Gatorade. In 1989 Stokley-Van Camp sold more than \$400 million worth of Gatorade. Dr. Cade's royalties were substantial, obviously. Yet he still lived in the same house in Gainesville. He used his money on behalf of others. He has supported Vietnamese boat people, paid the bills of many needy patients,

funded research performed by himself and others, and at one time was underwriting the education of sixteen medical students. When asked about his charitable gifts he replied, “God has blessed me in all kinds of ways — including a big income. In the book of Deuteronomy God tells the Israelites a man should give as he is blessed. I think I am duty bound to do as he suggests” (*Main Event*, a sports journal for physicians).

Churches, Criticism, and Check Stubs. George Burns gives an entertainer’s perspective on stewardship: “It’s easier to make a paying audience laugh. They get dressed and they put on a tie and they get in their cars and they pay so much that they like your act. An audience that doesn’t pay is very critical.” He’s right. Critical church members seldom have many check stubs which bear the church’s name (*Reader’s Digest*).

How Do You Give? Russell Chandler, in *Racing Toward 2001*, reported contributing households earning \$100,000 a year gave, on the average, 2.9 percent to charity while households with incomes of less than \$10,000 gave 5.5 percent. In 1933, church members were giving an estimated 3.3 percent of their disposable income to churches. If the 1990s trend continues, by the year 2001 people will be giving 1.94 percent of their disposable income to their churches.

Three Conversions. Martin Luther said there are three conversions necessary to eternal life: the conversion of the heart, the mind, and the wallet. The latter is the most resistant.

Ask and You Shall Receive. C. C. McCabe, a famous Methodist minister of another generation, was a master at fund raising. He raised huge sums for new work back when people worked for ten cents a day. McCabe said he discovered a secret for raising money to fund his church planting. “First you find people, or a group of people, who have money, and then you ask them for some of it.”

Your Checkbook Speaks Volumes. In 1815, when Napoleon was defeated in the Battle of Waterloo, the victorious hero was the Duke of Wellington. The duke’s most recent biographer claims to have an advantage over all the other previous biographers. His advantage was that he had found an old account ledger that showed how the duke had spent his money: that, says the biographer, was a far better clue to what the duke thought was really important than reading his letters or his speeches. Can you imagine that? If someone wrote your biography on the basis of your checkbook or your income tax return, what might it say about you, your loyalties, your focus, and about whom you serve? (“The Sermon on the Amount,” Heidi Husted).

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Ownership of God and Trusteeship of Man. The pastor spoke on this topic one Sunday. Following the sermon a rich parishioner invited him to his estate for lunch. Following a scrumptious meal, they strolled through beautiful gardens, looked at massive barns, and viewed rolling pastures covered with cattle. The parishioner turned to the pastor and asked, "You mean to tell me none of this is really mine?" The pastor replied, "Ask me that same question 100 years from now."

