
Money and our Principles

1. Intro / context

- In our Money Matters series over the past two weeks, we've been looking a biblical view of money and wealth
- Reason we're doing this
 - Firstly, we've got it and we've got lots of it ... so we ought to be thinking about our attitude to it and how we use it
 - Secondly, because our attitude to and use of money is a spiritual issue
 - It's a window into the heart that reveals what we love
 - Jesus tells us we're to love God with all our heart ... but too often there are things our hearts love more than God that
 - Cause us to spend our money on those things; and
 - Stop us using our money to advance the cause of the gospel
- So far we've been looking at the big picture about wealth and money
- We looked at Money and our Foundations
 - And we saw that because God made the world - he owns it > it's all his ... and that includes our money
 - Therefore, all our money and wealth is a gracious and generous gift from God
 - He gives it to us to use and steward and when we die we hand it back
 - Third is, our money and wealth are not the ultimate goal life
- Last week we looked at how money has power over our hearts
 - Money blinds us to the reality that we're rich
 - Reason money has power over us is because it gives us the power to get the things our hearts treasure
 - The only way to break the power of money over our heart is to see how on the cross, Jesus Christ gave up all his treasure ... to make you and I his treasure
- When we see and understand those things ... it ought to free us to be generous with the money and wealth God is giving us to use for his kingdom and the advance of the gospel
- If you don't truly believe those things ... you'll continue to hold onto your money and be reluctant to spend it on anything other than the things you treasure in your heart
- Today we look at Money and our Principles

- That is ... we want to work out what guidelines does God give us for being generous with our money?
 - How should I use it?
 - What should my mindset be?
 - How much should I give?
 - To whom should I give it?

- This morning we're getting down into some details
 - Principles of our giving
 - Receipt of our giving
 - Amount of our giving
 - Motive of our giving

2. Principles of our giving

- Paul is writing to the church in Corinth on various issues
- One of things he writes to them about is a collection of money he is gathering to support the poor in Judea¹
- He'd written to them about this the previous year
- In 9:2 we see that initially they'd been keen to get involved and give generously
- However, we can see in 8:10-11, that while they had good intentions ... they'd failed to follow through
- Intentions are one thing ... actions are another

- One of the dangers of doing a series like this Money Matters series is we
 - get convicted by God about the way we use our money and
 - express good intentions about changing our spending habits or
 - sorting out our giving ...
 - but not actually get around to doing it
 - The intention is real ... but we don't actually follow through

- Many a time I have had a conversation with people who've said
 - they're going to set up their electronic giving or increase their giving
 - And sometime later you ask them about it and they say
 - I haven't got around to it
 - They got busy
 - They forgot
 - They've had a change of heart

¹ 1 Cor 16:1; Rom 15:25-27; Gal 2:9-10

- If God is convicting you today or over the past two weeks to use your money and wealth differently to the way you have been ... be a person of who's not just hearer of the word, but a do-er of the word
- And so Paul's now coming to collect the money
 - He's writing to encourage them to fulfil what they said they would do ... so when he arrives it'll be ready and no one will be embarrassed when he asks for it
- In order to encourage and spur the Corinthians on in their giving, Paul holds up the Christians in Macedonia as an example to them
- He says
 - *And now, brothers, we want you to know about the grace that God has given the Macedonian churches. ² Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³ For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, ⁴ they urgently pleaded with us for the privilege of sharing in this service to the saints.*
- Paul commends the Macedonians for their generosity
 - The joy they had because of the grace God had bestowed on them ... led them to be generous with their money
 - The generosity of God to them in dealing with their sin and reconciling them back to God ... had so shaped their hearts ... they actually **pleaded** with Paul and Titus to be able to give!
 - Can you imagine people running up to Col after church, begging him to be able to give to the ministry of C@P!?!
- And it's no token gift either ... because Paul says they gave generously, even though they were poor!
 - You see it's not the size of the wallet that determines how much people give ... it's the heart
 - Because it's the experience of the grace of God that moves people to be generous
- But not only did they give generously ... they gave sacrificially
 - *v3 - they gave as much as they were able, and even beyond their ability*
- Generosity that flows out of the grace of the gospel is sacrificial
 - Because you understand what Jesus sacrificed for you

- So Paul is urging us ... when it comes to your money and wealth ...
 - Be generous > be sacrificial > and be intentional

3. Receipt of our giving

- Who ought to be the recipient of your giving?
- Or in other words, who should be blessed by the wealth and money God is giving you?

- One of our challenges is, there are so many demands on our money today
- There are so many organisations out there making calls on our money
- And so we're faced with the question
 - To whom shall we give?
 - Do I give a little to everyone, or a lot to a few?
 - What about my family?
- How do you choose who to give your money to?

- The NT tells us how to do this
 - Pay our own costs and not sponge off others²
 - Pay our bills and debts³
 - Care for our family⁴
 - Pay our taxes⁵
 - Poor⁶

- One thing we learn from v5 is the importance of allocating money and wealth towards gospel ministry
- You notice in v5 that the Macedonians not only gave themselves to the Lord in response to the grace and mercy shown to them by Jesus ...
- But Paul says they gave themselves "by the will of God to **us**"
- The Macedonians valued and appreciated what God had done through Paul and his ministry ... and so they wanted ... to give to Paul and his ministry
 - They wanted to share the good things God had given them with those who brought the gospel to them
 - Because they'd been spiritually blessed by Paul ... they wanted to give financially to support him ... so he can continue to be a blessing to them and others

² 2 Thess 3:10-13; 1 Thess 4:11-12

³ Rom 13:7a

⁴ 1 Tim 5:8

⁵ Rom 13:7; Matt 22:21

⁶ 2 Cor 8:13-14

- This is a helpful principle for us in our giving
 - There are very few Christians to give to Christian ministries
 - There are many organisations that ask us for money ... but not all of them are Christian
 - It's a good thing when the likes of Bill Gates and Warren Buffett give away millions of dollars
 - We ought to give thanks for those who are generous with their wealth, whether they're Christian or not
- However you can guarantee that a non-Christian won't support Christian ministry
 - Bill Gates will pour millions into helping find a cure for malaria ... but I can guarantee he won't support C@P ... because he's not a Christian
 - But a person who's not a Christian will support Red Cross, Salvo's, cancer research, disaster appeal etc > and thank God for those who do
- But when it comes to supporting gospel ministry ... they won't touch it
 - Therefore, it's better if you're a Christian to give to Christian ministries ... and allow non-Christians to give to non-Christian causes
- Obviously that includes church
 - Church is the main ministry that feeds and sustains you spiritually and it's right to support it generously
 - Personally, this is where Liana and I channel most of our giving
- Also include things like mission such as the work of CMS
 - Taylors and Charles ... training up workers for the gospel in Tanzania and Chile
 - Steph in South Asia ... reaching women from Islamic background with the good news of Jesus
- Christian giving is a rare commodity ...
 - And so it's good to channel your giving into those things that are going to
 - Sustain you in your Christian walk
 - And advance the gospel and the cause of the Lord Jesus Christ

4. Amount of our giving

- Ok ... so say you're convinced God has blessed you with earthly riches
 - It's all a gift from him to use for his glory and for the advance of the gospel
 - You've decided where you want to channel your giving
- Now ... how much should you give?

- Most of you have probably heard of the idea of 'tithing'
- In case you haven't, tithing is just as religious way of saying giving 10%
- Is 10% the required amount for Christians to give?
- Answer is "No"
 - Because there's nothing in the New Testament that commands that 10% should be the standard for Christian giving
 - The reference to 10% as a standard of giving belongs to the Old Testament Law
 - These laws relating to 10% are no more binding on Christians today than any other Old Testament laws such as
 - food regulations
 - ritual uncleanness
 - animal sacrifices
 - Christians are free from that > we're no longer under the Law of Moses
- However, you need to be careful you don't hear that and go "phew, I don't have to give 10%, I'm off the hook"
- Because , I actually think the NT urges us to give more!
- In Luke 11:42 Jesus says
 - *"Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.*
- You see what Jesus is saying here
 - He says ... you Pharisees are good at tithing your herbs ... but you neglect justice and the love of God
 - He then says they should do the former (tithing) but not neglect the latter
 - While not commanding it, Jesus at least seems to be saying that tithing is a good thing
- But if we're going to think about giving today in relation to the Old Testament tithe ...
 - Surely the Christian ...
 - who knows the gospel and knows the grace of God in Christ ...
 - and has experienced the forgiveness of God and the gift of the HS
 - In that sense, surely the NT believer is more blessed than the OT saints
 - How then can we expect a NT believer to be any less generous than an OT believer?
- I can't see how we can

- What about this?
- In the Sermon-on-the-Mount ... Jesus takes the OT Law and applies to the heart
- So he says in Matt 5 ...
 - OT says do not murder > I say to do not hate
 - OT says do not commit adultery > I say do not lust after a woman
- He magnifies the Law > expands it
 - The temptation with the Law is to think ... "what's the minimum I need to do?"
 - As long as I don't murder, commit adultery, give 10% I'm okay
- Our sinful nature and love of money and the power it has over our hearts, means we will by nature want to give the smallest amount we can
- But Jesus point is ... it's not about doing the minimum ... it's about the heart that wants to do the maximum
- As a principle ... 10% ought to be a starting point

- Why talk about 10% if the ideas generosity and sacrificial giving are the key principals of what Paul is talking about in 2 Cor?
- Because the reality is most Christians don't give 10%
 - In the latest NCLS > only 26% of people across the Sydney diocese say they give 10% or more of their income
- Have to ask – "why is that?"
- One writer said this ...
 - *"Have we used our freedom from the law of tithing as an excuse to shirk our responsibilities? Or do we provide so lavishly for ourselves and our families that there is nothing left to meet our other responsibilities?"*
- What about us?
 - In the NCLS ... 32% of us here at C@P say we give 10% or more
 - Better than the average ... but wouldn't it be good to see that grow next time we do the NCLS?

- Some of you will say ...
 - "Maybe the reason those people who don't give 10% is because they can't afford it and they're not very rich?"
- Well that could be the case
 - Paul says in v12 that we're to give according to our means
 - But ... as we learnt last week ... if you have \$100,000 in assets ...
 - equity in your home or superannuation ...

- then you're in the top 8% wealthiest people in the world
- That being the case ... almost all of us are rich
- In 2 Cor 9:11 Paul says to the Corinthians ...
 - *You will be made rich in every way ... Why? ... so that you can be generous on every occasion*
- So how do you and I work out what generous and sacrificial giving looks like?
- You have to look at what Jesus did
 - He gave up everything for you
 - You cannot think of a more radically generous or sacrificial act than what he did for you at the cross
- If you're going to follow Jesus ... then not only does that mean you live out the cross of Jesus Christ in your
 - Relationships > work > family
 - It also means you live out the cross of Jesus Christ with your money
- We often hear stories of athletes who train for the Olympics, making sacrifices to get there
 - Sacrifice their social life > family > diet
 - They give up something to do it
- If you and I are going to give sacrificially then it will mean giving up something to do it
- If you give ... but it doesn't really cut into your lifestyle or the way you live ... then it's probably fair to say it's not really sacrificial
 - It means there's no cross in your economic life
 - If you give so it makes little difference to how you live your life
 - If you're only giving **after** you've worked out what you want to spend on yourself ...
 - Then there's no cross and you're not really responding to Jesus in the way he responded to you
- But if the gospel is really working in your heart ... and you understand what Jesus Christ gave up to purchase you ... then 10% doesn't seem like much
 - After all what did Jesus tithe?
 - His blood > not just some of it ... all of it!
- For some people 10% will be a lot

- There will be sacrifice ... there will be a cross in their economic life
- But for others ... 10% is not being generous
 - They might give 10% ... but there's no sacrifice ... there's no cross in their life
 - It's just giving out of excess
- 10% is not the point > 10% is a good starting point
- The cross is actually the standard
- Is there a cross in your life?
- If there is, is there a cross in your economic life?
 - Because it's the cross that will show you how to give
- **Application - Generosity ladder**
- Maybe you're a regular member here are C@P and you're not yet giving
 - I want to encourage to become an **initial giver**
 - To commit to making your first gift to C@P
- It could be that you do give to C@P but for whatever reason you're a bit irregular
 - Maybe the next step for you is to become a **consistent giver**
 - To set up a regular electronic payment to help you be more consistent in your giving
- It could be that you do give regularly, but the HS is prompting you to be more generous with the good things God is giving you
 - Maybe your next step is to become a **sacrificial giver**
 - To think about how can I give more than I already do
 - To consider – "are there things about my lifestyle that are stopping me being more generous than I should be?"
- If you're already giving sacrificially ... praise God ... maybe the next step for you is to consider how you can become a **legacy giver**
 - That is, like Alan Barnhart, instead of asking
 - "God, how much are you asking me to give?" you start to ask
 - "God, how much are you asking me to keep?"
 - And through your radical giving, you start to create a legacy for the gospel with good things God has given you

5. Motive of our giving

- In 2 Cor 9:7 Paul says - *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

- This verse is helpful to us for two reasons
- The first is because, you're the one who needs to work out in your heart what generous and sacrificial giving looks like
 - Not me
 - It's between you and God
 - He knows your circumstances and he knows your heart

- Second thing about this verse ... God loves a cheerful giver
 - He wants you to give willingly and joyfully ... not begrudgingly or out of compulsion
- Now how do you do that?
- How do you get to the point where you give joyfully and cheerfully?
- Remember, the thing our hearts love the most will get our money
- You and I will only be radically generous if the thing our hearts treasure the most is Jesus Christ and what he has done for you at the cross
- When it comes to cheerfully giving generously and sacrificially, the only way you'll get there is when you understand **God's grace**

- And this is exactly Paul's point in 8:8-9
- Paul has been urging the Corinthians to be generous and sacrificial and come good on their intentions to give
- But in v8 he says ... I'm not commanding you
 - As an apostle of the Lord Jesus ... he had every right to command them
 - But he doesn't ... he points them towards God's grace

- Have a look at v9
 - *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.*
- You see ... generosity comes from grace

- Paul points us to Jesus
 - Who even though as the high king of heaven, he was rich beyond all imagination ... yet for our sake he was willing to become poor
- And he became poor
 - Born in a stable
 - Raised in back blocks of Galilee
 - He wasn't born and raised in a palace
 - No upper / middle class lifestyle on the leafy North Shore

- He could've lived in a mansion at Kirribilli overlooking the harbour and he'd still be completely poor compared to what he gave up
- But he also became poor in his nature
 - Gave up heaven and splendour and majesty of being God the son
 - Became human ... like those he created
 - And not just any human ... but a servant! ... the lowest of humans
 - For he came to serve those he created by dying for us
- But he was even more impoverished ... because he had to endure the humiliation and suffering of the cross
 - Not only was crucifixion designed to be the most painful way to die
 - It was about degrading and belittling and humiliating the person
- And yet as the King of kings and Lord of lords ... Jesus suffered all that

- Why?
 - So you and I who are so poor could become rich!
- Not financially poor of course ... because most of us here are worldly rich
 - But without Christ ... we're all spiritually poor
 - Without Jesus ... we have nothing
 - We're lost in darkness and sin
 - We're enslaved to the idols of our heart
 - We have no hope, no eternal future, no salvation
- But by his **grace** ... Jesus took on our poverty himself ... and he became poor
 - So we could become rich **beyond** expectation and imagination
- Whether you are rich or poor by worldly standards ... if you're in Christ ... you have riches in Him that are beyond your imagination
- When you get the generosity and sacrifice of Jesus for you ...
- When you grasp the grace of God
 - That's when you'll make Jesus your treasure
 - That's what will free you and enable you to be generous and sacrificial with your treasure

PRAY