

GIVING

There is a story about a church in the American South with a small but vocal “Amen Corner.” Especially vocal was Deacon Jones, who led the corner. One day the pastor began his sermon with the words, “If this church is going to serve God then it needs to learn how to walk” Deacon Jones and the corner shouted in response, “Amen pastor! Let the church walk!” The pastor continued “and once it has learned how to walk this church has to learn how to run!” Deacon Jones followed along with “Amen pastor! Let the church run!” The pastor got even more wound up and exclaimed, “and once this church has learned how to run it must learn to fly!” Deacon Jones almost jumped out of his pew crying “Amen pastor! Let the church fly!” And then the pastor looked at them earnestly and said, “And if the church is going to fly, it will mean we have to reach deep down into our pockets and learn how to give!” After a pause Deacon Jones replied, “Let the church walk pastor, let it walk!”

One of the greatest indicators of spiritual maturity in your life is how you handle your finances. If you’re going to grow spiritually you have to know how to manage your money. You may not realize this but money management is a spiritual discipline. It has a profound effect on your spiritual growth.

1 Tim 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

The Bible tells us that money is a tool to be used for good. It also says that money is a test. It tests our character, faith and priorities. Ultimately how we use money is an indicator of our spiritual maturity. God is watching us to see if we are being faithful with what we have been entrusted with. One day we will stand before God and give an account for what we did with what we were given.

Christmas is a time for giving so we wanted to start the Christmas season with a message on giving. Let’s look at 5 spiritual disciplines that will help you can manage your money more effectively:

1. TRUSTING

Trusting means recognizing that God is your provider every day. He is the source of all blessings. He may use certain channels like a company or corporation or person but ultimately everything we have comes from Him. God is the source and supplier of my needs. No matter what happens with the economy or stock market, God is able to meet all your needs.

Phil 4:19 And my God will meet all your needs according to his glorious riches in Christ Jesus

That is a promise and you must either believe it or else you believe that God is a liar. That is why I’m saying that money management is a spiritual discipline. It’s all about faith.

Psalms 24:1 The earth is the LORD's, and everything in it, the world, and all who live in it

Everything belongs to God. You didn’t bring a single penny into this world and you are not taking a single penny out of it. Every person, every company, every stock and bond, everything on this planet belongs to God. You don’t really own anything. God just loans it to you for a season. You had nothing with you when you were born and you can take nothing with you when you die.

I heard about a rich man who was determined to take his wealth with him. He told his wife to get all his money together, put it in a sack, and then hang the sack from the rafters in the attic. He said, "When my spirit is caught up to heaven, I'll grab the sack on my way." Well he eventually died, and the woman raced to the attic, only to find the money still there. She said, "I knew I should've put the sack in the basement."

Everything you have belongs to God. God has loaned it to you for a season. It belonged to someone else before you got it and after you die it will belong to someone else again. You are a manager. You need to realize that God owns it all, so that you will look to Him to have all your needs met.

The United States government wanted you to remember the first principle of trusting in God for your provision so on every single bill and coin it says, "In God we trust." Every time you pull out a dollar bill there is a constant reminder, Don't trust in money. Don't trust in your job or investments or bank account. Trust in God. Even in Kuwait the money says "WE SEEK GOD'S ASSISTANCE".

What does our Canadian money say? On the Canadian 5 dollar bill it says: "*The winters of my childhood were long, long seasons. We lived in three places - the school, the church and the skating rink - but our real life was on the skating rink*". What a sad commentary on us as a nation and our priorities, that we place hockey before the church in our lives.

2. TITHING

Tithing means that we give the first 10% of our income back to God. Why can't I just give 8% or 5%? The word TITHE is the Hebrew word MA'ASER which means a tenth. It comes from ASARAH which means ten. Tithing is an important spiritual discipline.

Let me give you a little secret. Whatever you want God to bless, put Him first in it. If you want God to bless your family, put Him first in your family. If you want God to bless your business, put Him first in your business. If you want God to bless your marriage, put Him first in your marriage. If you want God to bless your time, put Him first in your time. If you want God to bless your finances you must put Him first in your finances. This is the spiritual habit or discipline of tithing.

God is clear in His Word. He tells us when, where, and how to give. So WHEN should we give?

Prov 3:9 Honor the LORD with your wealth, with the first fruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

Does it say we honor God with the leftover? No, it says the first fruit. That means the tithe comes of first – right off the top. If you want God to bless your finances than put Him first in your finances by giving Him the first part of everything you get.

I heard a story of a missionary in Africa who received a knock on the door of his hut one afternoon. Answering, the missionary found a native boy holding a large fish in his hands. The boy said, "Pastor, you taught us what tithing is, so here. I've brought you my tithe." As the missionary gratefully took the fish, he questioned the boy. "If this is your tithe, where are the other nine fish?" At this, the boy beamed and said, "Oh, they're still back in the river. I'm going back to catch them now."

The promise here is that if we give the first fruits than our barns will overflow. Unfortunately we often wait until the end and only give God what we have left over.

A teacher wanted to give her 6th grade class a lesson about giving. One morning she brought a pan of brownies. She gave each child a slip of paper marked with a household expense: house payment, phone bill, credit card bill, entertainment, and so forth. Then she picked up the tray of fresh brownies and began naming the expenses named on the papers. As each student gave their expense slips, she redeemed each one for a brownie from the pan. Finally, the last brownie had disappeared. But one boy named Donald still held his unredeemed slip. On it was written God. When she called him forward Donald came forward, hoping the teacher had one more brownie hidden somewhere. With a knife, Mrs. Baughman scraped a few crumbs from the bottom of the pan into Donald's napkin. She explained "The brownies represent your money. If you don't give God his share right away, he probably won't get anything at all except maybe crumbs."

Have you ever noticed how big 20 dollars looks when you take it to church, yet how small it looks when you take it to the mall? God not only tells us WHEN to give but WHERE to give.

Mal 3:10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Your tithe goes to the storehouse. That means the place you worship – the place you are fed. It is fine to support other ministries through offerings but tithes are for the place you are fed from.

There were two men shipwrecked on an island. The minute they got onto the island, one of them started screaming and yelling, "We're going to die! We're going to die! There's no food! No water! We're going to die!" The second man was propped up against a palm tree and acting so calmly it drove the first man crazy. "Don't you understand?! We're going to die!" The second man replied, "You don't understand. I make \$100,000 a week." The first man looked at him quite dumbfounded and asked, "What difference does that make?! We're on an island with no food and no water! We're going to DIE!" The second man answered, "You just don't get it. I make \$100,000 a week and I tithe 10 percent on that \$100,000 a week. Don't worry, my pastor will find me!"

God also tells us HOW to give. Have you ever wondered why we take up an offering in the services? Why do we do that every week? Giving is an act of worship. Tithing should be done joyfully and in the context of praise and thanksgiving.

Why did God ask for ten percent? He could have asked for 20% or 40%. It all belongs to Him. The amount is not as important as what it represents – faithfulness. God doesn't need your money. Tithing is a test of your faith and gratitude. When I give my tithe to God, it's gratitude for the past, it's prioritization in the present, and it's a statement of faith in the future. There are more promises about giving and tithing than any other thing in the Bible. This is the only time we are allowed to test God. God is generous and He wants us to become like Him.

3. SAVING

The third discipline in managing your money is the discipline of saving. This one is just as important as trusting and tithing. We pay God first but then we pay ourselves second. One of the reasons people do not save money is that they have no budget. They never account for where their money is going but just spend whatever they get. They think if only they could make a little bit more then they would be able to save. The problem is that when their income increases their spending increases.

Let me just ask a quick question. How many in here would say at least once in your life you've gone through a time of financial struggle? Saving helps us to manage those times.

Prov 21:20 In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

This says if you are saving for the future right now, you're smart. If you are not saving anything then you are dumb. God says when you make some money the first thing you do is you pay God. The second thing you do is you pay yourself. Then third you pay other people – all your bills. What I have just told you is the exact opposite of what culture teaches you. Culture says pay all your bills first then you don't have any money for saving and don't have any money for tithing.

John D. Rockefeller was the wealthiest man of his day. He was asked many times what the secret to his wealth was. It became known as Rockefeller's 10-10-80 principle. He said that of everything he made he would give the first ten-percent back to God. The second ten percent goes into savings. You live on the other eighty percent. That is how he became so wealthy.

Maybe you are thinking "I can't live on eighty percent." Then you are living beyond your means and you are not managing your money well. You are spending more than you really actually have. This is a test. Are you responsible?

The average Japanese citizen saves twenty percent of their income. The average European save eighteen percent of their income. Last year, the average America spent one percent more than they made. Many people are like that today. Not only are they not saving but they are going into debt *further* each year. That's not very smart. God says don't do this. Don't live just for today.

4. REPAYING

A well known CEO once said that the best time to start tithing is when you are in debt because that is when you need God's help the most. Do not put yourself in debt. If you are, seek God's help by honoring Him and putting Him first through tithing. If you think you can't afford to tithe let me respectfully say to you that you can't afford NOT to. If you want God's blessing in your life, if you want God's blessing on your finances, then you need to put Him first in your finance.

Rom 13: 7 Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. 8 Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

Debt is not a good thing. I'm sure you have all noticed it's easy to coast into debt. You don't even have to think about it. You cannot coast *out* of debt. You've got to make a U-Turn and start a long climb back up the hill. That takes a commitment.

If you're in debt let me just share this warning from the Bible. The warning is to watch out for hasty short cuts. If you're in debt you're in pain. Nobody likes to be in debt. If you're in pain, you want to get out of pain as quickly as you possibly can. So you're very prone to the temptation of hasty shortcuts. There is no easy way out. Slow and steady is the way to go.

5. ENJOYING

Enjoy what God has already given you. This is the spiritual discipline, it is the habit of contentment. Learn to be content. The Bible says that is something we learn, it is not natural to us.

Where are you at today? Maybe you have a hard time trusting God with your finances. Perhaps you have never learned how to tithe. Maybe you need to start a savings plan and need to repay the debts you owe. God wants to bless you. He doesn't promise to make you rich but He does promise to supply all your needs and more if you will just trust Him.

The cheerful girl called Jenny with bouncy golden curls was almost five. She went shopping with her mother and saw a circle of glistening white plastic pearls in a pink box. "Oh please, Mommy. Can I have them? Please, Mommy, please?" Quickly the mother checked the back of the little box and then looked back into the pleading blue eyes of her little girl's upturned face. "A dollar ninety-five. That's almost \$2.00. If you really want them, I'll think of some extra chores for you, and in no time you can save enough money to buy them for yourself. Your birthday's only a week away and you might get another crisp dollar bill from Grandma."

As soon as Jenny got home, she emptied her penny bank and counted out 17 pennies. After dinner, she did more than her share of chores and she went to the neighbor and asked if she could pick dandelions for ten cents. On her birthday, Grandma did give her another new dollar bill, and at last, she had enough money to buy the necklace. Jenny loved her pearls. They made her feel dressed up and grown up. She wore them everywhere Sunday school, kindergarten, even to bed. The only time she took them off was when she went swimming or had a bubble bath. Mother said if they got wet, they might turn her neck green. Jenny had a very loving daddy and every night when she was ready for bed, he would stop whatever he was doing and come upstairs to read her a story.

One night when he finished the story, he asked Jenny, "Do you love me?" "Oh yes, Daddy. You know that I love you." "Then give me your pearls." "Oh, Daddy, not my pearls. But you can have Princess the white horse from my collection. The one with the pink tail. Remember, Daddy? The one you gave me. She's my favorite." "That's okay, Honey. Daddy loves you. Good night." And he brushed her cheek with a kiss. About a week later, after the story time, Jenny's daddy asked again, "Do you love me?" "Daddy, you know I love you." "Then give me your pearls." "Oh Daddy, not my pearls. But you can have my baby doll. The brand new one I got for my birthday. She is so beautiful and you can have the yellow blanket that matches her sleeper." "That's okay. Sleep well. God bless you, little one. Daddy loves you" And as always, he brushed her cheek with a gentle kiss.

A few nights later when her daddy came in, Jenny was sitting on her bed with her legs crossed Indian-style. As he came close, he noticed her chin was trembling and one silent tear rolled down her cheek. "What is it, Jenny? What's the matter?" Jenny didn't say anything but lifted her little hand up to her daddy. And when she opened it, there was her little pearl necklace. With a little quiver, she finally said, "Here, Daddy. It's for you." With tears gathering in his own eyes, Jenny's kind daddy reached out with one hand to take the dime-store necklace, and with the other hand he reached into his pocket and pulled out a blue velvet case with a strand of genuine pearls and gave them to Jenny. He had them all the time. He told her that they were a gift from her Grandma and he was just waiting for her to give up the dime-store stuff so he could give her genuine treasure. So it is with our Heavenly Father. He is waiting for us to give up the cheap things in our lives so that He can give us beautiful treasure. Here's the question: Do I trust God enough to be blessed by giving the tithe?