

Sound Living

Radical Generosity

Jerry Nelson

Jerry Nelson has served as the senior pastor of Southern Gables Church (EFCA) since 1978. Expository preaching is his passion and practice. He holds undergraduate degrees from Moody Bible Institute and the University of Minnesota, a master's degree from Denver Seminary and an earned doctorate (D.Min.) from the Trinity Evangelical Divinity School along with an honorary doctorate (D.D.) from Trinity College and Seminary of India. He and his wife Barbara live in Lakewood, Colorado and have four children.

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Requests for information should be addressed to jnelson@soundliving.org

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***"Generosity is not measured
by how much one gives but by
how much one has left."***

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"Why I Don't Tithe"

Mark 12:41-44

"Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, 'I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything - all she had to live on'."(Mark 12:41ff)

Background

Jesus was in Jerusalem, in the temple courtyard—the large common area in front of the temple building. And, He was teaching. Some of the people coming and going in the courtyard were gathered around Him in the open air while He taught about the kingdom of heaven—about God's rule in the world, now and in the future.

Apparently He finished the teaching and found a place opposite the offering receptacles and sat down to watch. In this Temple courtyard were 13 horn-shaped receptacles, each to receive a different kind of offering from those who were visiting the temple. The text says Jesus specifically sat where He could watch the crowd putting their money in. It seems obvious He did so because He wanted to teach His disciples something important.

The Rich

And apparently He didn't have to wait long to find excellent illustrations of the point He wanted to make. What he saw were many "rich" people throwing in large amounts of money. The metal receptacles would probably clang loudly with the many and large coins that were tossed in. The author of the gospel, Mark, indicates they were "rich." The "rich" were those who had disposable income: all who lived above a subsistence level, all who had more income than was absolutely necessary to feed, clothe and house themselves and their families. While it is probably true that, as in most of the world for most of history, the great majority of people lived at a subsistence level, it is also true that many had more—they were the "rich."

In our country, most of us today would qualify as "rich" by this standard. Most of us would never call ourselves "rich" but if we have any more income than is absolutely necessary to modestly feed, clothe and house ourselves, we are in fact rich.

Jesus saw these people walking up to the offering boxes and throwing their money in—some were doing it reverently as an offering to God and some were probably doing it rather ostentatiously, with something of a noticeable flourish.

The Poor

But then Jesus saw a woman, not just any woman but apparently, from her clothing and demeanor, a poor widow woman. He saw her come and put her offering into the container. Jesus noticed that what she puts in are two very small coins—the smallest Roman coins in circulation—worth almost nothing. At

that, Jesus called His disciples to Him to make His point. Out of all who gave, He chose to compare those who put in a great amount with this poor widow woman who gave almost nothing. He chose those two to illustrate the greatest contrast possible and to illustrate a very important concept: God sees things quite differently than we naturally do.

The whole world (including most in the church) is impressed with the size of the gift. James 2:1-7 says, *"My brothers, as believers in our glorious Lord Jesus Christ, don't show favoritism. Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and say, 'Here's a good seat for you,' but say to the poor man, 'You stand there' or 'Sit on the floor by my feet,' have you not discriminated among yourselves and become judges with evil thoughts?"*

"When Mr. Goldring comes to the church, he is given special treatment, flattery, perks...and a special place to sit. This is the way one may expect to be treated at an expensive boutique, but not in church (or a "kingdom" related ministry). The reason people fawn over the rich and famous is not because they love them but because they want to win their favor. The poor, on the other hand, are treated almost with contempt because people ask themselves, 'What can they contribute to us?' Jesus, on the other hand, looked at things from God's vantage point."¹

We're Impressed!

Many times I have been approached by well-meaning people in our church who tell me of a new

family that visited, telling me what a fine "catch" they would be. Remarking on the family's status, talent or treasure they say, "Do you know who they are? Do you know the kind of contribution they could make to the church?" When I hear of how some churches or more likely para-church agencies fawn over wealthy contributors, I am saddened. As the size of your gift increases, you can expect an increased response from the organization and its leaders. A small gift rates a letter; a larger gift rates a book by the famous founder or director of the ministry. A very large gift might land you an invitation to sit in a special place at the annual banquet, and a truly large gift might gain you an audience with the director or a weekend in a very exclusive place for a private briefing on the ministry. I have heard from more than one fund-raiser that the larger the gift the more the donor expects to be treated specially. Everyone, from the donor to the recipient to the casual observer, seems to be impressed with the size of the gift!

God's Standard of Giving

But the size of the gift doesn't impress God! In this context, size alone is irrelevant to God. Here is the way Jesus says it: "I tell you the truth, this poor widow has put more into the treasury than all the others." She has put in "more"? How is that true? Did she put more money in the box? NO! Then, how can it be more? Because Generosity is not measured by how much one gives but by how much one has left. That statement is unsettling! I don't like it and if you are really thinking as you read this, you won't like it either.

Based on the way the world thinks and based on a faulty understanding of what the Bible teaches, many of us content ourselves with a false standard of giving which we have either met or about which we feel guilty. Before I proceed, let me tell you who I hope will read these words. There are some for whom this series is not intended. If you are not a Christ-follower then please understand I am not

Generosity is not measured by how much one gives but by how much one has left

talking to you. There are others who have no interest at all in giving. You think sermons on giving are nothing but manipulative techniques to “guilt” people into giving to the church. You haven’t given and you don’t intend to. These words are not for you. Though you might learn something from reading this, you have an entirely different issue that needs to be addressed in a different way.

I am addressing those who already give—to the work of the church, to charity, and many other worthy organizations. I am addressing you who feel you ought to give more and you who feel you have met your obligation to God because you give a certain percentage of your income to charitable causes. I’m also addressing those of you who are frankly fairly satisfied, if not secretly proud, that you have exceeded the generally acceptable standard of giving. What drives your guilt or satisfaction in giving? By what measure do you judge your giving? What is your standard of giving?

Tithing in the Old Testament

The word "tithe" simply means "tenth" as in "1/10." Have you ever been led to believe that giving one tenth of your income was the minimum standard for meeting your financial obligation to God? Have you ever felt guilty for not giving at least one tenth of your income to charity or have you felt satisfied because you give at least one tenth of your income or proud because you give more than one tenth? Nowhere does the New Testament require Christians to tithe.

I want to debunk the theology of tithing! I want you to finish reading this sermon absolutely free of any idea that you should give 10% of your resources to the church, to charity or even to that noble cause called "The work of the kingdom." I wish for you never again to measure your giving by a standard of 10% - to never again feel inferior if you don't give 10% nor to feel superior for giving 10% or more. I will attempt to show you that the "tithe" is as much a part of the Old Testament legal code as are circumcision and temple sacrifices and that with the death and resurrection of Jesus, they are all superceded by a much superior way.

The "tithe" and circumcision are both first found with Abraham. But interestingly enough, it was only circumcision that was commanded by God. The "tithe" is only seen in Abraham's tribute to the priest Melchizedek of Jerusalem. By the time of Moses, the tithe became mandated for all God's people. It became part of the Mosaic Law along with 612 other laws.

Leviticus 27:30-32 says, *"A tithe of everything from the land, whether grain from the soil or fruit from*

the trees, belongs to the LORD; it is holy to the LORD...the entire tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the LORD.”

How Many Tithes are Enough?

As people obeyed the rule of the tithe and gave their money, it met the needs of the temple workers and some aspects of government. In Numbers 18:21, God said, *"I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting (The Tabernacle and then the Temple)."* But there is another tithe spoken of as well. In Deuteronomy 14:22-27, God said, *"Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place He will choose as a dwelling for His Name... And do not neglect the Levites living in your towns, for they have no allotment or inheritance of their own."* The first "tithe" or one tenth of their income was to go to support the Levites and Priests. This second "tithe" or one tenth is to be taken to Jerusalem and eaten as part of a grand celebration (It seems evident that Levites, the poor, and even strangers would receive part of the tithe in this celebration).

What is the required "giving" of God's people - 10% or 20%? It looks more like 20%, but we are not done yet. There is a third tithe. Look at Deuteronomy 14:28-29:

"At the end of every three years, bring all the tithes of that year's produce and store it in your towns, so

that the...aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the LORD your God may bless you in all the work of your hands."

That is a third tithe levied every three years. No less a scholar than Dr. Craig Blomberg concludes that it is likely that the tithes amounted to roughly 23% of one's income and that was in addition to offerings.² If we want to adopt an Old Testament standard for giving, we should be consistent. Look at all the tithes, plus the additional taxes and free-will offerings. Together they add up to about a fourth to a third of one's income. If you believe the tithe is the Biblical standard for giving, I ask which tithe do you mean?

My rationale for rejecting the tithe as a basis for giving doesn't end there. When you look to the New Testament, you will not find a single reference to tithing in a positive context. Some try to argue that Jesus commends tithing in Matthew 23:23-24: *"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former. You blind guides! You strain out a gnat but swallow a camel."*

But does Jesus' statement "without neglecting the former" form a tacit approval of tithing? Yes, in the sense that Jesus' listeners were under the Law of Moses and felt they had an obligation to obey that law of giving. But no, it is not the establishment of a new law for Christians. After Jesus' death and

resurrection, that law, like the laws of temple sacrifice and circumcision, was fulfilled in Christ.

Does the New Testament Teach Tithing?

In the New Testament, there is no law, no 10% or 23%, no tithes that form the basis for determining how much a Christian should give. Jesus makes the issue of giving much more fundamental than a percentage. He takes it right to the heart of all we are and have. He doesn't let us off with buying God off with a percentage but He demands our all. Before we look at the standard Jesus sets for Christians I want to emphasize why I think the concept of the tithe is not just a helpful guideline but is in fact a dangerous standard.

"Perhaps the most widely employed law of stewardship in the history of the church has been the law of the tithe... The wide acceptance, which this particular system has enjoyed, is undoubtedly due to the fact that it supposedly rests upon the authority of the Bible... The tithe which commits a tenth part of our wealth to God makes it possible for us—but allegedly with divine approval - to retain personal control over the greater portion of our possessions. Thus the tithe can be conveniently adapted to the system of self-determination which, by nature, dominates mankind's attitude toward stewardship. Such an approach completely violates the radical challenge of Christ to commit all that we have to his service."³

"Jesus' Radical New Standard of Giving"

Luke 12:41-48

So what is the radical standard Jesus initiates? Luke 19:1 describes it well.

"Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. When Jesus reached the spot, he looked up and said to him, 'Zacchaeus, come down immediately. I must stay at your house today.' So he came down at once and welcomed him gladly. All the people saw this and began to mutter, 'He has gone to be the guest of a 'sinner.' But Zacchaeus stood up and said to the Lord, 'Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount'."

Mark 10:17-24 teaches this concept as well.

"As Jesus started on his way, a man ran up to him and fell on his knees before him. 'Good teacher,' he asked, 'what must I do to inherit eternal life?' 'Why do you call me good?' Jesus answered. 'No one is good—except God alone. You know the commandments: Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.' 'Teacher,' he declared, 'all these I have kept since I was a boy.' Jesus looked at him and loved him. 'One thing you lack,' he said. 'Go, sell everything you have and give to the poor, and you will have treasure in heaven'."

Luke 12:32-34 says, *"Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also."*

2 Corinthians 8:3-5 states, *"For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will."*

And, finally, 2 Corinthians 9:6-7 reads, *"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."*

What's the standard—10%? Absolutely not! Jesus' radical new standard is "everything."

I think the comparison Jesus makes in Mark 12 between the "rich givers" and the "poor widow" is the comparison between Comfortable Piety and Passionate Commitment. For too many of us, when we give our 10, 15 or 20%, we settle into a Comfortable Piety—we've done our part—when what Jesus calls us to is a passionate commitment. Such commitment will never be demonstrated by anything less than full willingness to give it all. I know 10% is a nice easy answer to the question of how much to

give but for the Christ-follower, there is no such easy answer. From Jesus, we learn that the real and frankly very difficult issue is not how much should we give but how much should we keep. That is a very difficult issue that is not solved by giving some percentage away. In fact again I emphasize that the standard of the tithe actually ends up circumventing Jesus' much more radical standard of how much should we keep.

In my study of this topic, I thought of almost every argument against Jesus' standard and in favor of the simpler 10% that leaves me in control of the rest. I like the 10% standard because I know that a radical change in the standard will result in a radical change in life-style and I resist that.

What about education for my children?

What about caring for my family?

What about retirement?

If I accept Jesus' standard:

What kind of house can I live in?

What kind of car can I own?

What kind of vacations can I take?

Can I really justify spending any money at all?

We like the law of the tithe because it's simple—but it's simply wrong. We want to pay our dues and be done, but God calls us to the tough and daily decision of using His money, the money He entrusted to us, for His purposes. What that looks like for you is, I believe, different than it will look for me. But, Jesus calls us to a very different standard. Will we trust him?

So, if Jesus is asking not for 10% but 100%, how do we make that work? The New Testament standard seems so impossibly high as to be

unrealistic. The conversations I heard, and heard about, went something like this: "In the nitty-gritty world of reality—with bills to pay, a mortgage to maintain, and groceries to buy, the question remains, 'If I don't use the 10% standard, how much should I give?'" I think the Mark 12 text and the other texts I'll refer to later, force us to ask the very different, and much harder question, "How much should I keep?" That's the paradigm shift in a New Testament understanding of stewardship! One of the reasons we have such a difficult time comprehending and applying the true New Testament standard of giving is because we have forgotten a fundamental Scriptural precept.

Look at Luke 12:42-48. Here Jesus tells a parable where the major characters are called "managers." The older word for these "managers" is "steward" from which we get the word "stewardship."

As you read through the passage, notice that Jesus compares two managers/stewards.

Watch for four things...

- Who actually owns the resources entrusted to the managers?
- For what purposes do the managers use the resources?
- How is the effectiveness of the managers measured?
- What are the results of the managers' actions?

Luke 12:42-48

"Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time? It will be good for that servant whom the master finds doing so when he returns. I tell you the truth, he will put him in charge of all his possessions. But suppose the servant says to himself, 'My master is taking a long time in coming,' and he then begins to beat the menservants and maidservants and to eat and drink and get drunk. The master of that servant will come on a day when he does not expect him and at an hour he is not aware of. He will cut him to pieces and assign him a place with the unbelievers. That servant who knows his master's will and does not get ready or does not do what his master wants will be beaten with many blows. But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."

Generosity is not measured by how much one gives but by how much one has left.

As I studied this, I wanted to make certain I was correctly applying this parable to the issue of the Christian and possessions. In Matthew where this parable is also told, the author seems to emphasize watchfulness—being ready for the coming of the Lord—as the major, though not exclusive, issue in focus. Here in Luke when we look, particularly at the parable of the rich fool and the mini-sermon Jesus preaches earlier in the same chapter, we realize that this author is emphasizing faithfulness. While

Matthew emphasizes the prepared manager/steward/Christian, Luke emphasizes the faithful manager/steward/Christian and in context, one's faithfulness in the use of money, food, clothing, facilities—all the material resources we possess.

Who Owns All We Have?

Looking at the text, we ask the first question: Who owns the resources entrusted to the managers? The answer is obvious—the master owns the resources. He is called the master and the manager is called a manager. In verse 42 the servants belong to the master and in verse 44, the possessions belong to the master. We will never understand stewardship

the real and frankly very difficult issue is not how much should we give but how much should we keep

and giving until we come to grips with the issue of ownership—to whom does all we have truly belong? We refer to “my income, my possessions, my savings account” and we then refer to “My decision as to how much to give of what I have.” We get the issue of ownership all confused in our language and more importantly in our subsequent actions. I know we have heard this before, but let the Bible remind us of this fundamental ownership precept:

"In the beginning God created the heavens and the earth."(Genesis 1:1)

"The earth is the LORD's, and everything in it, the world, and all who live in it."(Psalm 24:1)

*"You are not your own; you were bought at a price. Therefore honor God with your body."
(I Corinthians 6:19-20)*

*"The LORD God took the man and put him in the Garden of Eden to work it and take care of it."
(Genesis 2:15)*

"The LORD said to Moses on Mount Sinai, 'Speak to the Israelites and say to them: When you enter the land I am going to give you... The land must not be sold permanently, because the land is mine and you are but aliens and my tenants'."(Lev. 25:1-2, 23)

"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth..."(Deuteronomy 8:17-18)

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much one has left.**

We will cease having the same level of difficulty with giving and how much to keep when we finally get past this issue of who it belongs to. Are you the owner or the manager? Are you the master or the steward? If we get that right, we begin to see how the question is not "How much should I give?" but "How should I use God's possessions entrusted to me?" Someone might think this is all just semantics, but I don't think so. I think it fundamentally changes the way we think about our possessions. Applying that, it means I begin to think of my income, my

house, my car, my time, my life itself, as truly belonging to God. And I'm the manager of His possessions.

How Does the Owner Want His Resources Used?

That begs the next question I asked earlier of our text: For what purposes do the managers use the master's resources? Jesus contrasts two managers. The first manager uses the resources to do what the master requested. The manager/steward was to use the master's food to feed the master's other servants. I don't want to press the parable too far but it is at least consistent with the rest of the chapter and the rest of the New Testament to see that the master's desire was that the manager use the master's resources to meet the needs of others. The other manager uses the master's resources to satisfy his own desires. Thinking of the resources around him as his own, he began to freely use the resources for himself. Thinking of the resources around us as our own, we begin to freely use them as we desire. Even if we erroneously believe that only 10% belongs to God, we get so caught up in spending the remaining 90% that before long we must borrow from the 10% to make ends meet.

In this same chapter, and I think relevant to our parable, Jesus said in Luke 12:15, *"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."*

Our culture says Jesus is wrong and life does consist in the abundance and particularly the kind of our possessions!

- We don't buy transportation, we buy prestige.

- We don't buy clothing, we buy physical appeal.
- We don't buy shelter, but like the rich fool earlier in this chapter, we make bigger investments.

Many years ago an advertising copywriter wrote, "No one has ever in his life bought a mere piece of merchandise—per se. What he buys is the satisfaction of a physical need or the gratification of some dream about his life."⁴ Rodney Clapp, former editor of Intervarsity Books, wrote that the "Consumer is schooled in insatiability.... We receive over 3000 commercial messages a day... Planned obsolescence, installment buying, and credit cards—all creations of (the last 100 years) - were key means to make consumption a way of life... In 1976 the average American supermarket carried nine thousand products; today it stocks over thirty thousand. The typical produce section in 1975 had 65 items; today it stocks 285."⁴

Today we have "the deification of dissatisfaction." We are schooled in covetousness. We start by thinking of ourselves as the rightful owners of our resources (our money, our time, our abilities) and then we are lured into consumerism as the way to use those resources. And that is a complete contradiction of how God says we are to manage the resources He entrusts to us. With our consumer culture in mind, listen to Jesus in Luke 12:22-34:

"Then Jesus said to his disciples: 'Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how

much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also'."

How God Wants His Money Used

Want to know how to use God's money? Use it the way He said. Is that hard to determine? Not really. Not if we stop listening to the culture and start listening to God. God says it is appropriate to use His resources in at least four ways:

1. He commands us to pay our taxes. The government seems ready to help us be faithful to this one.
2. He commands us to meet the needs of our families. The difficulty of this one is that we have to think very hard about resisting the culture's definition of "need." One department store CEO

boasted that he “could turn luxuries into ... necessities” more quickly than anyone else.⁶ That is what a consumer culture does and we must be counter-cultural if we are going to resist it. As I have said before, I seriously wonder if the greatest problem we have with television today is not the programming but the commercials—they are a direct denial of how God says we are to use His resources.

John Wesley, writing 250 years ago, with great wisdom for our day, said there are four questions to ask when spending God's money:

- A. In spending the money, am I acting like I owned the money or am I acting as a manager of God's money?
- B. What Scripture requires or allows me to spend this money in this way?
- C. Can I offer up this purchase as a sacrifice to the Lord?
- D. Will God reward me for this expenditure on the day when He returns?⁵

Listen to the prayer he used before making a purchase and ask if you dare to pray it: “Lord, You see that I am going to spend this money on this particular food, clothing, furniture or whatever it is. And You know that I act with a single purpose to be a steward of Your money, spending this portion of the money in keeping with the purposes for which You entrusted me with it. You know that I do this in obedience to Your word. Let this purchase be a holy sacrifice, acceptable through Jesus Christ.”

If you can pray that prayer with a clear conscience, you are spending God's money wisely.

3. He tells us to spend it on things to enjoy. In Ecclesiastes 5:18-20 we read, *"Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him... Moreover, when God gives wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work - this is a gift of God."* Paul said something similar in I Timothy 6:17: *"We are to put our hope in God who richly provides us with everything for our enjoyment."*

It is appropriate to spend some of God's money on things beyond just exactly what we need. There's nothing inherently wrong with owning a house with one more bedroom than you absolutely need.
Or owning a Buick rather than a Ford.
Or eating at Red Lobster rather than Burger King.

The questions are: "Does God want me to spend His money this way?" and "Will I be able to do the other things He wants me to do with His money?"

4. He commands us, as the most important use of His money, to meet the physical and spiritual needs of others. The faithful manager in our text used his master's resources to feed the others. The unfaithful manager fed only himself to excess. Almost any text we look at in Scripture points to giving as the primary purpose for which God intends us to use the resources He entrusts to us. I'm convinced God gives us resources to give them away.

Earlier I said one of the reasons we don't like Jesus'

new standard of giving (100% rather than 10%) is that it impinges on our standard of living. John Wesley's advice about money was: "Earn all you can, save all you can and give all you can." But when he said "save all you can" he didn't mean increase your investments. He meant reduce your standard of living.

Wesley began to limit his expenses so he would have more to give to the poor. He records that in one year his income was 30 English pounds and his living expenses were 28 pounds so he had 2 pounds to give away. The next year his income doubled but he still managed to live on 28 pounds so he had 32 pounds to give away. In the third year his income jumped to 90 pounds and he was able to give away 62 pounds. He believed that with increased income, what should rise is not the Christian's standard of living but the standard of giving.⁶

Let's look at the third and fourth questions we asked of the text:

How is the effectiveness of the managers' measured? and what are the results of the managers' actions?

Jesus leaves no doubt that the managers' success or failure is measured by how they used the master's resources to accomplish the master's purposes. And the judgment on the one who misused the resources was severe (Luke 12 - *"He will cut him to pieces and assign him a place with the unbelievers."*).

The bottom line is this: Get the issue of ownership right and the issue of giving vs. keeping becomes much less difficult.

We want to ask how much should we give. But the

issue is not how much should we give, but how can we live most modestly to free up as many of God's resources as possible to accomplish His purposes. I think today Jesus would not ask us to look at our giving nearly so much as He would ask us to study our spending. If we get it right that He is the owner and we are the managers, and we thoughtfully ask how He would want His resources used, we have come a long way.

But, why should we do any of this? Outside of just plain obedience, why would we radically shift our thinking on money? This is the issue of what motivates us in our use of money. Our conduct springs more from our wills than from our knowledge. If we are going to live as God's people using God's resources to accomplish God's purposes, our knowledge must be accompanied by a true change of heart.

"Responding to God's Grace"

Luke 19:1-10; Luke 12:15-21

There are two stories that follow and I want you to ask yourself, "Which story describes me?" The stories illustrate two distinctly different uses of one's resources and, I believe, two distinctly different motivations.

Luke 19:1-10

"Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. When Jesus reached the spot, he looked up and said to him, 'Zacchaeus, come down immediately. I must stay at your house today.' So he came down at once and welcomed him gladly. All the people saw this and began to mutter, 'He has gone to be the guest of a sinner.' But Zacchaeus stood up and said to the Lord, 'Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.' Jesus said to him, 'Today salvation has come to this house'."

Luke 12:15-21

"Then he said to them, 'Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.' And he told them this parable: 'The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down

my barns and build bigger ones, and there I will store all my grain and my goods." And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." But God said to him, "You fool!"

Before proceeding with an answer to which story best describes each of us, I need to make a comment about the use of these texts in this discussion of the use of our possessions.

The Rich Fool

The story about the rich fool is definitely set in the context of Jesus' teaching on the use of our resources and is obviously appropriate for this discussion. The use of the story about Zacchaeus is not quite so obvious. We usually think of this story in reference to the Gospel and the Gospel being available to everyone, even social outcasts and scoundrels like Zacchaeus. But it is not just coincidental that Luke mentions Zacchaeus' response to the Gospel. Through Zacchaeus, Luke shows the proper response to the Gospel: humbly accepting it. Luke also shows us what the Gospel does in a person. The New Testament always describes "faith" as something far more than an intellectual agreement with certain truths—faith is belief in action—faith lived out in conduct. Faith changes our conduct or it is not faith.

Paul spoke to the same issue to the Corinthians when he said, again speaking of money and particularly the giving of it:

"...I want to test the sincerity of your love..."

(2 Corinthians 8:8)

And later when he wrote regarding their offerings:

"Therefore show these men the proof of your love..." (2 Corinthians 8:24)

Real faith changes us and it changes us in the most practical of ways, even in the use of our resources. I think it may be true that more can be told about a person's faith by looking at his/her check register or credit card statement than by looking at the handwritten notes in the margins of his Bible. It is Zacchaeus' use of his possessions in contrast to the Rich Fool's use of his possessions that form the contrast I want you to see. More importantly, it is the motivation behind the actions of each the men that I want us to consider. Succinctly put, Zacchaeus is moved by grace and gratitude and the Rich Fool is controlled by covetousness.

Who Owns It All?

Look at the Rich Fool first. The first thing I notice is the many times he refers to "I" and "my" (11). There is no doubt that even if this is a religious man, he thinks of his resources as belonging to himself. Even if he gives to charity, even a percentage to charity, there is no doubt who decides how the rest is used.

Secondly, in contradiction of Jesus' statement that life does not consist in the abundance of possessions, this man believes life does consist in the abundance of his possessions. From looking at his financial decisions, you can safely conclude three things about him. For him:

The purpose for living is to meet his needs.

The incentive for living is to accumulate a little more.

The reward of living is to enjoy the pleasure and security which, he believes, his possessions will provide.

Writing over 300 years ago Thomas Watson said there are six signs of covetousness:

1. When we think mainly (or only) of the things of this life and little or none of the Kingdom to come or God's work on earth.
2. When we invest far more in getting earthly things than heavenly things. A covetous person will lose sleep, work himself weary and turn every stone to get ahead in this life but give only passing attention to his own soul or the souls of others.
3. When our conversation is always of worldly matters and we can hardly speak of spiritual issues. Bernard of Clairvoux said "The words of a man are the mirror of the heart." What has our attention?
4. When our hearts are so set on earthly things that we give up heavenly things. When asked to choose between work and Christ, work always wins. When like the Rich Young Ruler of a different New Testament story we would rather part with Christ than with our possessions.
5. When we overload ourselves with worldly business. When we have so many irons in the fire we can't serve God. When we scarcely have time to eat much less pray.
6. When accumulating wealth or position is so important that we will resort to unethical means to get it. A little lie here, a little exaggeration there, to gain the advantage.⁷

I wish to add a seventh:

7. When our vacations, eating out, entertainment and payments for bigger, newer and better items steal our ability to generously meet the needs of others, covetousness has taken over. And

remember Jesus taught that generosity is measured not by what one gives but by what one has left.

Covetousness, maybe more than any other sin, hides itself in virtue. We say we are providing for others, such as our families, when the real motivation is our own need for more.

Generous Zacchaeus

In sharp contrast with the Rich Fool, we have the response of Zacchaeus. In my opening statements about these two stories I said that the Rich Fool is characterized by covetousness but the story of Zacchaeus is characterized by two things: grace and gratitude.

My appreciation for this story of Zacchaeus has been forever altered by a children's book. Many years ago there was a series of Bible-story books called Arch Books. I don't remember much about the book except what I think was the last page. There was a picture of many people with puzzled looks on their faces and a picture of Zacchaeus, grinning from ear to ear, handing out money. Why does Zacchaeus respond the way he does? Zacchaeus was so moved by grace that it overflowed in gratitude and generosity. Grace to him produced grace through him.

Most of us are asked many times a year to give money to things. The appeal usually comes with an overt or underlying motivation. The one appealing to us assumes that we will give if they can tap into a reason for us to give. And so we hear from one organization that things are in crisis and if we don't

respond, the organization will “go under.” Or, we hear from KCFR or our church or another organization to which we belong that we have a duty - after all we should help pay the bills. We hear from World Vision or other agencies that children will starve to death if we don’t give and so guilt about how much we have coupled with pity for starving children motivate us to give. Sometimes our pride is appealed to. We hear that such and such a church or organization, smaller than our own, has given a certain amount and surely we can do better. Or surely you want our buildings, staff and programs to be the best in the city. And, sometimes it is just fear that is appealed to. If you don’t give, don’t expect God’s blessing. If things are going well you’d better give to insure that things continue to go well and if things aren’t going well it’s probably because God is punishing you. Repent and you will prosper.

What moved Zacchaeus? What put the grin on his face? What changed his perspective on his possessions? Guilt, fear, pride, duty? NO! Grace! Zacchaeus had experienced love—real love, no-strings-attached love, unearned love, pure love—and he mimicked the experience. A love relationship distinguishes between the gifts and the giver. Scripture points to the Giver. The actions of the Savior are the indications of His love—it’s not the gifts, it’s the Giver. It is not just that since He does good for you, you should do good for him but that He loves you. He calls us to a relationship not built on our ability to give but built only on His love—it is all grace! The closest we get to that in human relationships is a parent’s love for his child. The child doesn’t earn it. They are just loved, not for what they do but just because someone decided to love

them.

Do you know you are loved? Do you know you are loved in spite of your sin, your stubbornness, your self-centeredness? Have you received that love?

When we understand and believe God's love, when we accept the unconditional relationship to God purchased by the death and resurrection of Christ, then gratitude follows. Grace produces grace.

I can appeal to your sense of duty or fear.

I can try to make you feel guilty.

I can show you pictures of starving children.

I can tell you inspiring missions stories.

But they generate only short-lived responses.

But maybe, if you hear again and again the story of your life: How God sought you, forgave you, turned you away from death and gave you life, and how God made you His very own—that grace generates gratitude.

Grace Generates Gratitude and Generosity

Every appeal to giving and service in the New Testament is based on this motivation of grace. In Romans 12:1ff it says, *"...I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God."*

I Corinthians 19:20 says, *"You were bought at a price. Therefore honor God with your body."*

II Corinthians 5:14 says *"For Christ's love compels us...so from now on..."* And, II Peter 1:3ff says, *"His divine power has given us everything we need for life and godliness through our knowledge of Him who called us by His own glory and goodness."*

Through these He has given us His very great and precious promises, so that through them you may participate in the divine nature and escape the corruption in the world caused by evil desires. For this very reason, make every effort to..."

Grace in Action

"One day Peter and John were going up to the temple at the time of prayer—at three in the afternoon. Now a man crippled from birth was being carried to the temple gate called Beautiful, where he was put every day to beg from those going into the temple courts. When he saw Peter and John about to enter, he asked them for money. Peter looked straight at him, as did John. Then Peter said, 'Look at us!' So the man gave them his attention, expecting to get something from them. Then Peter said, 'Silver or gold I do not have, but what I have I give you. In the name of Jesus Christ of Nazareth, walk.' Taking him by the right hand, he helped him up, and instantly the man's feet and ankles became strong. He jumped to his feet and began to walk. Then he went with them into the temple courts, walking and jumping, and praising God."

(Acts 3:1-8)

The motivating power of grace, that you are loved, forgiven, and accepted, changes the "I should" into "I can."

T.A. Kantonen wrote, "The enthusiasms which are drawn from people's emotional resources are soon used up. (You can only be told "you should" and "try again" so many times). Then the only alternative left is the legalistic 'you must.' The flagging will is flogged with 'you must do better' and 'you must try

harder’.”⁸

It is easy to revert to a legalistic 10% tithe. But grace doesn't allow the adoption of some 10% code. Stewardship isn't a matter of meeting a standard. New Testament stewardship is the overflow of gratitude out of the experience of grace.

The Chicago Tribune (12/24/95) ran a story about George White. He lived in a rented room at the YMCA, wore clothes that were given to him, had shoes held together with rubber bands and spent his mornings napping in a metal chair in the 18th precinct police station. Two officers took an interest in the old man and learned that each morning Billy the Greek over at the G&W grill gave George a free breakfast. The two officers and their families decided to have George over for Christmas dinner. Then they gave him several gifts, which he opened very carefully. As they drove him back to the "Y" that day George asked if the presents were really his to keep. When he was assured they were, he asked if he could stop at the G&W grill. And with that he began re-wrapping the gifts. When they walked into the grill, Billy the Greek was there and George said, 'You've been good to me Billy, (and as he handed him the gifts) he said, 'now I can be good to you. Merry Christmas'."

Why do we give? Because we've been infected with grace.

I'd like to suggest an experiment:

I'd like us to stop giving for any reason other than a response to grace.

No longer giving just because we think we ought to,
No longer giving to pay our "fair share,"

No longer giving to pay for services for ourselves and our families, or to make an impression on anyone else, or to keep God happy with us, or to do the socially acceptable thing when the offering plate is passed, or to pay for the seat on Sunday morning as if we were at some ball game or theatre performance.

Instead, give because we are loved, because we can't help but respond to God's grace, because we want others to experience that love, and because we enjoy the experience of being like God—being a giver.

Generosity is not measured by how much one gives but by how much one has left.

End Notes

¹David Carland, *The NIV Application Commentary on Mark* p486

²Craig Blomberg, *Neither Poverty nor Riches*

³Clarence Lee in the introduction to, *Tithing in the Early Church*, by Lukas Vischer, ix-xi

⁴Rodney Clapp, *Christianity Today*, Oct 7 1996 p. 26

⁵John Wesley Sermon 50 "The Use of Money"

⁶Charles Edward White, "What Wesley Practiced and Preached about Money" 1

⁷Thomas Watson, *The Ten Commandments (commandment 10)*

⁸T. A. Kantonen in Waldo J Werning, *The Stewardship Call*, 58

