

"God's Trustees"  
(Stewardship, Giving, Money)  
Acts 4:32-5:11  
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Martin Luther commented that there are three conversions necessary: The conversion of the heart, the conversion of the mind and the conversion of the purse/pocketbook. (Foster pg. 19)

Jesus spoke more of money than most other subjects.

"Do not lay up for yourselves treasures on earth..."

"It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God"

"You cannot serve God and money."

Why did he speak so often of money? Because he knew what power it had in our lives, power for good and power for evil.

People will sell their lives for money. Isn't it true that many of us spend our best time and energy seeking ways to make money, keep money, spend money or worrying about not having money.

What is your relationship to money? You say, I don't have a relationship to money because I haven't met any yet.

Let me give you a little Money Management Test:

1. Are you financially free to invest in your own future by saving?
2. Are you financially free to give at least 10% of your income that God calls the tithe for the work of His kingdom?
3. Are you financially free to be able to give to others who are in need?

If your answer to any of those is "no" then there is a very great possibility that there has never been in your life, as Luther would put it, "a conversion of your pocketbook". There is a possibility that either now or in the recent past God would say that you were serving money rather than Him. It is absolutely discouraging to realize how many of us, even Christian people are struggling with the issue of money - and

the problem for almost all of us is not how much we earn but how we manage what we earn and even before that our attitude toward money.

The reason that is so discouraging is because of the havoc wreaked in lives because of money. I see the marriages destroyed by the quest for money or the mismanagement of it. We joke about husbands and wives fighting about money - how much he spent or she spent -but it is not funny - it is deadly. I see individuals in virtual bondage to debts of the past:

Working for what is already spent.

Worrying about whether we can make it.

Missing many opportunities to give because the money is long gone.

God's people rendered largely ineffective because of money:

Feeling guilty about mismanagement.

And now unable to do the things God would have them do because of past sin in this area of life.

I have to wonder how much good ministry and how much work for the Kingdom of God is not done because God's people have compromised their ability by their mismanagement of their resources. How many times has Satan thwarted the work of the Kingdom in your life and through your life by leading you astray in the use of your money.

In an earlier message I said that in Chapters 4, 5 and 6 we see Satan attempting to stop the new church in Jerusalem.

In Chapter 4 which we looked at earlier we saw Him attempting to stop it by threatening it with physical harm. But by the prayers of God's people Satan's plan was upset. Now in the latter part of 4 and first part of chapter 5 we see Satan's attempt to stop the church through compromise. And to get the church to compromise he uses one of the most powerful tools in the history of the human race - MONEY!

Do you remember what we saw in Chapter four as we studied it two weeks ago?

The church had grown rapidly.

It was a powerful force in Jerusalem.

People's lives were being changed.  
The religious and political leaders were insanely fearful of what was happening and so they threatened the leadership of the growing church. The leaders of that church gathered together with the church, the people, and they prayed - and they saw God act in their midst. The church continued to grow and as you look at vs. 32 you see that "all the believers were one in heart and mind". In fact it goes on to say that the people's attitude toward each other was such that if anyone had need, the others would sell something if necessary to meet the need of that one. The demonstrated love of these people for each other was powerful and the city was taking notice.

As I asked last week, "If you were trying to stop that church what would you do?"

I would nurture greed in the hearts and minds of God's people and it would stop them cold.

I would get God's people to consider money as a means of security in life so that they would value it more than their relationship to God or each other.

Because when I had gotten them to value money as greater than the kingdom of God, I would have stopped the church.

Love would be second to financial security.

Giving would be second to getting and keeping.

Others would be second to self.

And the world would see that there is no difference!

**I believe that the central principle of this text is: God has called His people to treat their possessions and money as a trust to be used for God's Kingdom.**

I get that principle from what I believe is the key statement in the text: 5:32 "All the believers were one in heart and mind. No one claimed that any of his possessions was his own but they shared everything they had."

(This is not a sermon against property rights and for some kind of communism. The larger context of Acts 5 and the rest of the Bible makes clear the acceptance, even encouragement, of private property.)

The issue is not private property but the one's attitude toward and use of private property.)

Again the principle is: God has called His people to treat their possessions and money as a trust to be used for God's Kingdom

We will now look at a negative example of that principle, a positive example and then last, we will look at the principle itself and how we implement it in our own lives.

For that negative example look at Ananias and Saphira in Chapter 5: Here's a good, professing Christian, church-going couple who want to be known as generous, and so when there is a need, they sell some land and bring some of the money to the church. There is nothing wrong with that, right?

But Peter jumps all over his case: "Satan has filled your heart so that you have lied to God and kept some of the money you received from the sale of the land."

I can just hear some guy: "Peter, what are you doing? That's our biggest donation to date!"

Did the land belong to Ananias and Saphira? Look at verse 4 - yes, even Peter said it did. Did the money that they received from the sale of the land belong to them? Yes.

So what's the problem? Weren't they being good Christians by selling the land and bringing part of the money to the church?

The issue here is not one of offerings or legal ownership but of attitude. Their conduct betrayed their motivation. The problem of course is that they were pretending to do one thing when in fact they were doing something else. They were pretending to be generous when in fact they were seeking their own advantage - seeking to be seen as generous.

Look back at the middle of verse 32, "No one claimed that any of his possessions was his own..." But Ananias and Saphira proved that they thought of their possessions as their own. Instead of thinking of

themselves as stewards they thought of themselves as philanthropists, as generous donors.

Now what gave them away was the way they did it. They came pretending to give all of the proceeds of the sale of the land when in fact they were giving only a part. They must have felt before God that they should have given all of it or they wouldn't have pretended to do so. In the very pretending they revealed what they should have done - and they also made obvious where their hearts truly were - watching out for themselves first.

They did not have a love for the kingdom of God that resulted in them using their resources for the Kingdom - They had a love for themselves that resulted in them using their resources to protect themselves and at the same time try to buy favor with God and people. Instead of seeing themselves as stewards they saw themselves as owners. Instead of seeing themselves as managers of the resources God has given them - they see themselves as controllers of those resources.

When people today think they are doing God or the church a favor by giving money, they betray their real attitude toward their possessions.

Where do such attitudes come from?

Think about most children today:

Little Tommy sits at the family dinner table and for years hears about money and the things it can buy - and what we can't afford but wish we could. He watches 25,000 commercial messages a year telling him what he needs and what money will do for him. As he grows, the family moves several times usually because of promotions and salary increases communicating to him that money is more important than stable relationships or spiritual stability. By college he along with 80% of his classmates have decided as a 1986 poll showed that being well-off financially was more important than a meaningful philosophy of life.

Last weekend, the men's retreat speaker, Tom Hemmingway said that when he listens to the life goals of young men today what he hears too often is that they want to earn enough to keep themselves amused for

the rest of their life. The young man eventually picks a job based more on salary and advancement than any other factors. And he's always watching for an even better opportunity.

As Bill Hybels said, this "typical American learns to equate his self-worth with his net worth; he judges others by the same standard. He eventually reaches old age, totally unaware that he's been led through life on a leash controlled by" the money god.

And please don't misunderstand: It isn't just the man or woman who has money who is often dominated by this attitude BUT equally dominated is the person who just wishes he/she had money.

Ananias and Saphira thought that they would be thought of as generous if they gave money to the church. What they didn't understand is that a person isn't generous because he gives money, but he gives money because he is generous. It all starts in the heart and mind.

God calls his people to treat their possessions and money as a trust to be used for his kingdom. Ananias and Saphira missed it. Satan stopped them cold. He appealed to their love of self and trust in money to twist their motives and render their gifts a contradiction to God's kingdom.

How many times have the people of God been stopped cold in their effectiveness because like Ananias and Saphira, they had the wrong attitude toward their possessions?

Now when you look at the results in Ananias's and Saphira's life you have to wonder why God was so harsh. They both die on the spot!

I believe the answer is in what we talked about earlier. God was protecting his church. Satan desired nothing less than stopping it from being effective. If the disease of love of self and trust in money had been allowed to spread, it would have stopped the church.

Just as in the case of Achan of Israel at the city of Ai, so here, God roots out the cancer immediately to save that infant church. Every Christian from Ananias's day forward has been confronted, when

reading this passage, with God's strong attitude toward pretending to have a love for God's people and His kingdom when in fact our love is for self and our desire is for our own kingdom. To God, duplicity is despicable. **God calls his people to treat their possessions and money as a trust to be used for God's kingdom.**

**Now for a positive example of this principle** we look in contrast at verses 36-37 of chapter 4.

Joseph who was called Barnabas by the Apostles sold some land and brought the money to the church for the work of the kingdom.

Now it is obvious from the text that Luke, the author of Acts, meant for this to be a good example - so to get a better idea of the motivation that prompted Barnabas we have to look at what Luke writes in verses 32-35. Barnabas is evidently one of those who is "one in heart and mind" with the rest of the church.

What could this mean? Without any stretching, I can assume that this means that just as the Apostles had accepted Jesus' mandate to be His witnesses in all the world, so these new believers had accepted that same mandate - they are God's people and they have adopted God's agenda for their lives. Jesus had said that to love one another and love one another they would even to the point of meeting each others' physical needs. These people were living examples of people who were seeking first the Kingdom of God.

Barnabas was a man who was living to serve the Kingdom of God. So what was his attitude toward his possessions? 5:32 "No one claimed that any of his possessions was his own." Barnabas and the others (except Ananias and Saphira) held their money and possessions in TRUST.

Suppose that you had \$100,000 and your desire was for that money to be used to help pay for certain kinds of students to be able to go to college. Now suppose that you know that you will be gone to another country for several years and will not be able to administer that money the way you would like to - you'll be too busy. So you set up a TRUST. You make an agreement to give the \$100,000 to another person with

the legal stipulation that they must use the money only for the purposes you set forth. That money now legally belongs to that other person but they can legally use the money only in the way that you said. I believe it is true that some of the money can be used for reasonable expenses that the trustee has in carrying out the wishes of the Trust. A salary might be paid, for example so the trustee can meet his needs BUT the purpose of the trust is not to meet the needs of the **trustee** but to carry out the purposes of the **trust**. And if the trustee uses the money for any other purpose he could be indicted on criminal charges. That is how Barnabas and the others treated their possessions.

Two families in the same church: One, Barnabas, who lived and used his money to serve the kingdom of God; The other, Ananias and Saphira, who lived and used their money to serve themselves.

God has called his people to treat their possessions and money as a trust to be used for his kingdom. I believe there are many of you who would like to be a Barnabas in your giving instead of an Ananias.

How do you get to that point?

How do you break that trust in money instead of trust in God?

How do you become truly generous?

I guess the summary question is how do I gain financial freedom?

Financial Freedom is not simply a matter of being independently wealthy. I can be independently wealthy and still be driven by the same motivations that drove me when I had nothing. **Financial freedom is to be free to use my money (in trust) the way God wants me (the trustee) to use it.**

How do I get there? I wish to give you a very simple yet proven method. It has two parts.

The first is to decide which God you will serve.

Jesus said that you can't serve God and money.

You will either put one first in your life or the other.

You will ultimately invest most in one or the other.

You will either trust God or you will trust money.

Take a serious look at your life and ask yourself, which do I serve, God or money? If someone looked at my checkbook, which god or God would they say I serve? If someone could hear my private thoughts which god or God would they say I serve?

Decide which God is worth your ultimate allegiance. Start with a conscious decision - which God will serve.

The second part is to work a plan: Once you have decided to serve God then I think the Bible gives a very simple plan for financial freedom:

1. Give to the work of God.

Now that may drive your accountant crazy but if you will give you will begin to break the grip that money has on you. Giving money away is the fastest way to alter our perspective on the purpose of money -it is to be used for God's kingdom, not our protection. I don't think it matters how far in debt you are now - you need to give. How far in debt you are may affect how much you can give but it should not affect whether you give. Pick an amount, a percentage, something and then covenant with God that as you are released from that debt you will increase that amount or percentage.

2. The second part of the plan is to save.

Again, I believe there is ample Scriptural instruction for you to save. Now of course it is true that you can't save much when you owe other people money - but if you don't begin to save, you never will. The issue of saving is one of discipline. In order to save you may have to give up some of the things that you now purchase.

3. The third part of the plan is to budget.

I believe that living without a budget is an irresponsible use of the money that God has entrusted to us for his purposes. Some people say they have enough income that they don't have to budget. I think that is nonsense. I suggest the higher the income, the more necessary it may be to budget otherwise we will violate God's TRUST. Just because the income goes up, doesn't mean that the standard of living should increase. Imagine a trustee that drew 10% of a \$500,000 trust

for living expenses and that same trustee drawing 10% of a \$5 million trust. I think he'd be hauled into court.

There is much more that could be said about these three parts of a plan but you can find that information in several good books on the subject. Most important I believe is that you take seriously these two steps to financial freedom: Decide which God you will serve and work a Bible-based three step plan.

God has called his people to treat their possessions and money as a trust to be used for God's kingdom. "No one claimed that any of his possessions was his own" Which are you: A Barnabas or an Ananias or Saphira?