

**Where Your Treasure Is There Is Your Heart**  
**Sunday, September 30, 2007**

**Introduction:**

This morning my task is to share biblical teaching on the topic of giving. Pastor Jeff is in Minnesota “refueling” at a pastor’s conference. I actually volunteered to do this – not because I wanted to, but because I felt this is what I was suppose to do. Back in September of 2005 Pastor Jeff preached on “The Four Loves” and that included preaching on sex. Many people find sex a difficult topic to address. But I would say that talking about money – and giving in particular – is even more difficult. Because none of you want anyone to tell you how to spend your money. Well, you can rest assured because I am certainly not going to tell you what to do with your money. Because you don’t have any – not any that is really yours at least.

I would also like to point out that even though my focus today is money everything I have to say equally applies to everything that is not yours – your time, your property, your abilities, your children, your spouse.

You see – this is the wallet that is in my pocket. In this wallet is the money of which God has made me His manager. Here is the AAA card that I use to help manage the use of God’s car that He lets me drive. This is the health insurance card that I need when God chooses to change the status of the health that He gives me. This is the key to the house where God lets me keep the stuff He has put in my care. And this is a picture of Megan, Seth and Cole – the three people he has given me the most responsibility for of anyone else I know.

Deuteronomy 8:17-18 “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...”

Psalms 24 – “The earth is the Lord’s, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters.”

I at one time considered making this a five point sermon – “It’s not mine.” “It’s not mine.” “It’s not mine.” “It’s not mine.”

Now rather than feeling upset by this we should all feel relieved. You have nothing to lose. You have a job to do and you have many responsibilities. But no one can steal from you. No one can damage your property. If someone takes something that is under your care you simply tell your boss.

“Uh, God, thank you so much for that great car you let me use for this past year. But there’s been a little problem. Some punk just stole your car. Oh, you already know that and it’s his turn to use it. Oh, well don’t forget I’m suppose to take my kids to school and pick up some groceries and I have to be at work be 9. Yeah, yeah, yeah, I know - If it is Your will I will do those things. Yes, I’m sorry.”

I think many people think of giving money to God like paying taxes. And this is sad because the reality is that it is more like watching the one you love open that present on Christmas morning – the present that you searched all over the world to find – the one you know will make her face burst with JOY. Hopefully by the time we finish this morning you will see what I mean.

But we cannot start right with giving. We must start with the disease that is so prevalent in our society: materialism.

## **I. Materialism**

### **A. A man with an addiction.**

So, let’s begin by reading Luke 18:18-30. *pg 1629*

In Luke 18 we meet a man who has an addiction. To use the terminology of the Bible we should say, “He has an idol.” He is a young man who is so earnest he falls on his knees. (We read that in the Gospel of Mark.) He comes up to Jesus and falls on his knees asking how he can obtain eternal life. He is a spiritual seeker. But Jesus’ command to “sell everything he has and give it to the poor” is too much for him, because he has a lot of money. The idol of his wealth is too important to him. He cannot give it up.

We in America have a similar addiction. Author Don Miller says about the story of the rich young ruler:

“The real issue is about addiction, and it’s about addiction to money. We live in a culture that’s addicted to money, and we’re addicted to what money can buy us. And we’re fooled into thinking that, ‘I can buy this product, and this product will make me happy.’ And we’re fooled because the average American sees 3,000 commercial images a day. It’s like somebody constantly asking you if you want crack – 3,000 times a day. And you only take it once a day...that’s not good.”

## **B. A man who lacks faith.**

Now I say this story is also about the failure of faith. Not because having more faith gets you more money but because faith would believe the true reality of how things really are and keep money in perspective.

Hebrews 11:1 says “faith is being sure of what we hope for and certain of what we do not see”.

Jesus told the rich young ruler that if he sold everything he had and gave to the poor he would have “treasure in heaven.” But the guy had his ‘worldly glasses’ on. He couldn’t be certain of treasure in heaven, because he couldn’t see it. He couldn’t let go of all the money he was stock piling. But storing up treasure on earth is an investment that will not last. We cannot take it with us when we go. It’s pleasure is fleeting. And it gives us no real joy. We are bogged down in our daily earthly life and lack the faith to believe in what we can’t see – heaven – where we should be storing up our treasure.

Genesis 13 tells us a story about Abraham and Lot having too much wealth. This wealth was causing arguments among their people. But Abraham had an eternal perspective. Rather than focusing on his wealth he let Lot choose the best portion of the land and Abraham went another way. In Genesis 26 Isaac dug wells that other people claimed as their own, but he too had an eternal perspective and rather than fight over them he moved and dug new wells. Both men were very wealthy but neither of them were owned by it.

Hebrews 11 goes on to speak of this eternal perspective of Abraham and Isaac as well as those of Abel, Enoch, Noah and Jacob with these words in verses 11-16, Hebrews 11:11-16:

“All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance. And they admitted that they were aliens and strangers on earth. People who say such things show that they are looking for a country of their own. If they had been thinking of the country they had left, they would have had opportunity to return. Instead, they were longing for a better country – a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them.”

Let me give you an illustration. Have you ever seen “Mission Impossible” – either one of the TV shows or one of the movies? Basically there is a ‘good guy’ spy who is assigned a secret mission in a foreign hostile country. The first thing he does is assemble a team of people who are skilled in various specialties that will help complete the mission. Now carrying out this mission usually entails the use of various aliases and disguises - an alias being a fake identity you take on – like a character you are playing in order to complete the mission. Usually one spy will be posing as a very wealthy man. He gets to drive the cool car and wear the expensive clothes – all paid for by the inexhaustible finances of the U. S. government of course. Another spy might pose as a scientist and get some cool gadgets to use. But invariably someone has to pose as the trash man or the maid or even the homeless person. They don’t get the cool car or the nice clothes. They don’t get to eat at the lavish banquets. They might get to sit out in the van or hide under a bush. But it doesn’t matter. That is not who they really are. Who they really are are secret agents with real families and a real place to live somewhere else.

Now suppose that the agent who was supposed to be the maid decided she couldn’t live on her maid salary and she began working longer hours - as a maid - and started looking for additional work to save up more money. The other spies would be counting on her to do her task for the completion of the mission, but she would be too busy living the life of a maid struggling for some upward mobility. Or maybe the spy playing the rich guy really starts to enjoy his fancy clothes and nice car and new rich friends. So, he neglects his assignment and spends his time learning polo and high stakes poker.

You would say that these people have lost their focus – that they were foolish. The government isn’t going to give the spy acting as the rich guy money forever. The maid - she was probably already more upwardly mobile as a spy than as a maid. It would just be craziness for them to go on as if these were their real lives.

But this is all of us. We are agents of God’s grace on his mission of redeeming a lost world. Some of us are assigned to be wealthy. To complete our assignment we are given a nice large house and other resources that God will use for His glory. Some are bus drivers. Some are teachers. Some are assigned as major league sport stars. But some are assigned to be invalids who need constant medical attention. To complete their assignment they are given a debilitating illness and very few material resources that God will use for His glory. But this is not our real life. We are aliens and strangers on earth. We are waiting for a country of our own, a better country – a heavenly one, one God has prepared for us.

We are agents on assignment and 3,000 times a day the world asks us to take the money, time and other resources that were given to us as tools to use on our assignment and to use them for other distractions for which they were not intended. We like the rich young ruler often cannot see the joy of stock piling treasure in heaven where “moth and rust do not destroy, and where thieves do not break in and steal.” We are entrenched in our aliases, in our undercover assignments. We forget who we really are.

You are not a farmer. You are not an accountant. You are not a retired plumber. You are not waitress. You are not a homemaker. You are not a coach. You are not a neighbor, a wife, a husband, a son, or a daughter. Those are your aliases. You are the Church, the bride of Christ for whom Jesus shed his blood. You are the sons and daughters of God.

As C. S. Lewis’s famous quote says: “We are halfhearted creatures, fooling about with drink and sex and ambition (and may I add - acquiring money and stuff) when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at sea. We are far too easily pleased.”

Or as Steven Curtis Chapman says in his song “It’s like playing Game Boy in the middle of the grand canyon.” And God is saying “Wake Up! and see the glory!” Smell the excitement of this great adventure that should be the Christian life. Don’t get bogged down in the pursuit of these temporary things. Be light on your feet - ready to jump into action. “Be strong in the Lord and in his mighty power. Put on the full armor of God so that you can take your stand against the devil’s schemes. For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms.”

In a country addicted to materialism and the pursuit of wealth we must constantly struggle to keep our focus on heaven. We are too easily distracted. I quoted Don Miller as saying it is like we are offered crack cocaine 3,000 times a day and since we only take it once we think we are ok. But we’re not. The grip of materialism and “storing-up-treasure-on-earth-ness” is insidious and so much more pervasive than we know.

Now I want to caution you against comparing with someone else. Just because someone else has a nicer car, bigger house, larger salary – does not mean you are less materialistic than they. We are all very poor in this room compared to Bill and Melinda Gates. But we are all extravagantly wealthy compared to the

people living in the trash heaps outside large cities throughout the world. And as Americans we are certainly among the wealthier people of the world. But that is not my point. For even in the trash heap one has more than another. But in the perspective of the eternal riches of God's kingdom even the wealth of Bill Gates is just a trash heap. God has something better.

We say we believe that we are citizens of another country but our faith is proven by our works. Do we live that way?

### **III. Giving**

#### **A. An example of giving.**

Let's talk about some people who lived that way. Take your Bibles and turn to II Corinthians 8:1-5. *pg 1801* We read "And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 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."

Paul is writing to the church that meets in Corinth and he is telling them about the generosity of those who live in Macedonia. Now Macedonia is the northern region of Greece and contains the churches of Berea, Thessalonica and Philippi. We read that the Christians from these cities were poor. These were the first European Christians who upon accepting Christ were persecuted by those around them. The area they lived in was not poor at all though. But these Christians must have either come from the lower classes or lost their wealth because of their new faith. In I Thessalonians we read that they suffered persecution similar to that of the believers in Jerusalem where many who believed in Christ were dragged off and put in prison. Being put in prison will certainly cause financial hardships. But despite these trials and their extreme poverty these Christians in Macedonia kept their perspective. They remembered that they are now citizens of another country and their priorities were not for their own comfort and entertainment but for God's kingdom work in this world.

The prophet Agabus predicted that a severe famine was coming to the Roman world. The church which was headquartered in Antioch at the time decided that the persecuted believers in Jerusalem would need the most help and decided to send them gifts. And these Macedonians, though they were very far

away and just as poor and persecuted as the Christians in Jerusalem urgently pleaded with Paul for the privilege of sharing in service to the saints. Out of their poverty they gave “as much as they were able, and even beyond their ability”. These believers showed in their actions that they truly did have faith that they were citizens of another country. And they were sending their treasure on ahead to their eternal home rather than spending it all on themselves here at their temporary work station.

We have all been told that it is better to give than to receive. And I believe as we grow older we understand that better and better. But even poor people want to know the joy of giving. And again “poor” is a relative term. **People** are made in the image of God and He enjoys giving. So, we too can find great joy in giving. Unfortunately, we are often made to give in ways that do not bring joy. Such as giving simply out of obligation or because of guilt. Or we have nothing left to give because either we can’t say no and have given too much or we have already spent all our resources on ourselves.

## **B. Getting back the joy of giving.**

So how do we get the Joy of giving back?

This is the topic that Paul wants to address in II Corinthians 8. In verse 7 he says, “Just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving.” And then he goes on through chapters 8 & 9 to describe biblical giving. Let’s see what he says.

### **1) You must give willingly.**

(8:10-12) “And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.”

& (9:7) “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

You must give willingly what you have decided to give. If you are giving out of compulsion it is not a grace but an obligation under the law and there will be no joy. Now you may object and say, “But what about the tithe? Aren’t we commanded to give a tenth of all we make back to God?” I don’t have time to treat that subject in depth other than to say that I think the tithe is a good place to start. We must remember that Israel was a theocracy. They were ruled directly by God. Only later on did they have kings. The tithe – and there seem to have been really three tithes meaning 22% of an Israelite’s income and not just 10% – the tithes were really a tax, and this was all part of the ceremonial law that most of us no longer follow. In the work of Christ the law is ended.

Some say that the principle of the tenth was around before the law. Melchizedek who was a priest of God and the king of Salem received a tithe from Abraham. This is true and I agree – a tenth is a good place to start.

But if you make \$20,000 a year and someone else makes \$200,000 a year and you each only give a tenth I don’t think you are each giving according to your ability. And one of you is giving more sacrificially than the other.

The tithe is a good beginner’s model but as we will see in the rest of these verses in II Corinthians Paul gives us a clearer picture of how to get joy back into giving.

## **2) You are not required to give what you do not have.**

(II Cor. 8:12-15) “The gift is acceptable according to what one has, not according to what he does not have. Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written; ‘He who gathered much did not have too much, and he who gathered little did not have too little’.”

God could easily meet every need there is Himself. But for some reason He has chosen to let us in on the joy of meeting the needs of others. So, He gives you more than you need today so you can help me out. And He gives me more than I need tomorrow so I can help you out. And He does not expect me to go without a genuine need so that you can have too much.

## **3) As your giving increases God will increase your opportunities to give.**

(9:6, 8-11) “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously...God is able to make all grace abound to you, so that in all things at all times, having

all that you need, you will abound in every good work. As it is written: 'He has scattered gifts to the poor; his righteousness endures forever.' Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."

When God gives you more it is so you can give more away. Just because your income increases doesn't mean your spending on yourself has to increase. If I buy a house that I can afford when I only make \$40,000 a year and it meets my needs then. Why do I all of a sudden need a new, more expensive house just because I start making \$100,000 a year? Maybe God has given me the extra \$60,000 for some other purpose – maybe an eternal one.

#### 4) **The model of Christ's sacrificial giving is our motivation to give.**

(8:9) "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."

Jesus showed us the joy of giving by giving His life for us. Romans 5:7-8 "Very rarely will anyone die for a righteous man, though for a good man someone might possibly dare to die. But God demonstrates his own love for us in this: While we were still sinners, Christ died for us."

Jesus died for me. Is there any other response than to use all that I have for Him. We give because He gave. And we give like He gave, sacrificially.

#### **C. The rich young giver.**

We heard the story of the "Rich Young Ruler". Now listen to this story of the "Rich Young Giver" told by Garry Friesen:

"When I was pastoring in a church, a young man in the congregation came to talk to me about giving. He said, 'I used to think that the reason I did not give much was because I did not have much. But now that I have quite a bit of money, I find that I still am not contributing very much of it to the Lord's work. How should I give?'"

I explained to him the principles of grace giving. Then I suggested that he select a percentage of his income that he thought would be consistent with the degree to which the Lord has blessed him financially. In one week, I promised to

follow up our conversation by asking him if he had chosen a specific percentage to give to the Lord.

A week later I checked with him. ‘Yes,’ he replied, ‘I think that 40 percent is about right.’ I gulped. From next to nothing to 40 percent is a big jump. Nevertheless, I encouraged him to follow his plan for one month and then evaluate. If he felt some adjustment was called for after that trial period (and I was sure he would need to become more realistic), he could change the amount if he wished.

At the end of the month, we discussed his giving. He was full of joy and said it had been a great period in his Christian life. He had invested significantly in the work of the Lord and had derived great satisfaction from his ministry of giving. Moreover, he reported, his new commitment to giving was requiring him to more carefully monitor where the rest of his money went. He was amazed at how much money he had formerly wasted on things he did not really need. When I suggested that he reconsider the percentage of his income that he would give the following month, he readily agreed. ‘I have concluded that 40 percent is too little in view of the way God has been prospering me,’ he declared. ‘This month, I think 60 percent would be more appropriate.’

Later I overheard one of the young people talking about this same brother. ‘You know, he doesn’t go out and spend away his money on Saturday like he used to. I wonder what’s gotten into him.’ I knew the answer. He was learning to give rather than waste. Abundant giving and careful spending were his new response to God’s prospering life.”

#### **D. How much do I give?**

So, if I want to try out this joy of giving – how much do I give?

Well, we read in II Corinthians 9:7 “Each man should give what he has decided in his heart to give.” I Corinthians 16:2 says he should give “in keeping with his income” or as the King James version says he should give “as God hath prospered him”. Not very clear guidelines. But grace is messy like that. So, just plunge in. Start with 10% if you like but as Garry Friesen writes:

“It is not difficult to compute 10% of one’s income; but how much is ‘as God hath prospered him’? It is neither a specific amount nor a particular percentage. The rich should be ‘rich in good works’ (I Timothy 6:17-18). Those who have nothing are not expected to give anything (II Cor. 8:12). Those who have less than enough are to receive from others who have more than enough (II Cor. 8:13-14).

Those who have little give the little that they can (II Cor. 8:2-3). Increasing prosperity should result not only in an increase in the amount given, but in the percentage given. Many Americans should think in terms of 15, 20, 40, or 60 percent of their income. Their “abundance” (II Cor. 8:14) should make them abundant givers.”

So, I don’t know how much you should give. I do know that I myself only scratch the surface of joyful giving. I am much too centered on my own comforts and pleasures to give away as much as I probably could. I struggle to remember that I am a citizen of another country on assignment and that the money I’ve been given is for that purpose. But God is merciful.

### **E. Where do I give?**

So, if I want to change that – where do I give?

The Bible suggests various things:

1) I Timothy 5:8 says “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.” In the verses preceding this one Paul says that the church should not be taking care of widows who have family who can do it. Your first priority in giving is your immediate family.

2) Galatians 6:10 says “Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.” Throughout the Bible we find calls to aid those in distress, feed the hungry, clothe the naked, give a cup of water in Jesus name. As we can we do this to anyone who needs it. But the early church seems to have primarily collected funds for the relief of fellow believers such as widows, orphans and those under persecution.

3) Galatians 6:6 says “Anyone who receives instruction in the word must share all things with his instructor.” And I Cor. 9 and I Tim. 5 speak similar words about paying evangelists and elders. The principle here is that the spiritual work of teaching and shepherding a flock is just as worthy a vocation as the ones we usually put money behind.

4) In II Corinthians 11:8 Paul says “I robbed other churches by receiving support from them so as to serve you.” There are regions in the world where churches are non-existent or not big or healthy enough to support themselves. So other churches provide the funding for full-time workers to be there.

When people give money to Christ Community Bible Church it is spent on points 2, 3 & 4, primarily # 3 & #4. 50% of our church budget is spent on staff and 25% is spent on missions. And we have recently begun spending \$400 a month feeding the homeless – but that is a separate budget as is the deacons’ fund which is used to meet needs as well.

Garry Friesen sums up where to give this way: “As the Christian responds to the grace of God by being a good steward of his money, he determines the distribution of his funds according to biblical priorities. In general, the order of his giving moves outward, with those who are closest to him having the priority of provision: the immediate family, the extended family, the work of the local church, the work of gospel proclamation, and finally, the relief of needy believers, then unbelievers. Such an order in giving is part of a sound strategy for outreach. For the long term support of missionary activity requires the prior establishment of a solid base of operations at home.”

#### **F. Where your treasure is.**

Wherever you end up giving – whether it be to the cable company, your mortgage, a Compassion child you sponsor, your weekly outing at the movies, this local ministry, - wherever you give – that is what will grab the attention of your affections. That is what will have a direct line to your heart. For where your treasure is – there is your heart. If you want to change what is most important to your heart – change where you put your treasure (that is your money, your time, your skills).

#### **IV. Closing:**

To close I would like to do two things –

First – I would like to give you a gift. (If my helpers would come forward and begin passing them out please – one per family.) When I was preparing this sermon I went to Jeff’s office and asked him for some resources. He gave me this little book. It’s small. I sat down and read it in one afternoon. I said – here is my sermon – but I didn’t think you would appreciate it if I just stood up here and read it to you. So, I have decided to use the resources God has entrusted to my care to purchase about 50 of these books so that you too can read them. They are all used – I couldn’t afford to buy you all new ones. This is the “Treasure Principle” by

Randy Alcorn and it lays out very clearly biblical teaching on how to deal with your money. Money is such a huge part of our lives and we spend so little time thinking about the biblical use of it. I would encourage you to invest the few hours necessary to read through this. If you are married both of you read it and then talk about it. How will you use the resources God has given to you? Personally, I feel I will need to reread this little book every two or three years or so. Our materialistic culture is so constant in its attempts to suck me in. Now if you are just not going to read it or maybe you have a copy at home then just leave your copy on the table in the foyer so someone else can read it. After you've read it you can keep it so you can reread it or you can pass it on. If you prefer you can go online and order an audio copy of it. But again it is so very short. It is a very easy read. Please take a copy and please read it.

Now to conclude I would like to read a passage from Hebrews that I have never really thought of as it pertains to money and the joy of giving. Hebrews 12:1-2

“Therefore, since we are surrounded by such a great cloud of witnesses (remember Abraham & Isaac and the church of the cities of Macedonia – since we have such good examples) let us throw off everything that hinders and the sin (and the idols and the addictions) that so easily entangle, and let us run with perseverance the race marked out for us. Let us fix our eyes on Jesus, the author and perfecter of our faith, who for the **joy** set before him endured the cross, scorning its shame, and sat down at the right hand of the throne of God.”

Let's pray.