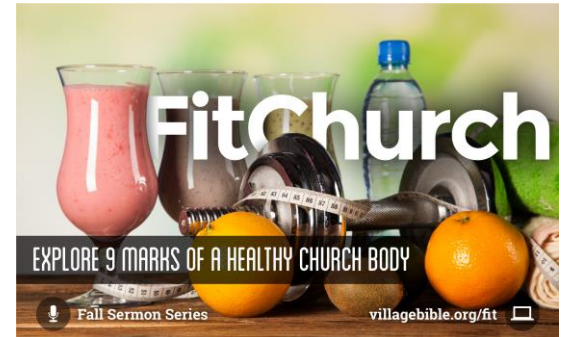




VILLAGE BIBLE CHURCH
SUGAR GROVE CAMPUS

Stewardship is Lordship

FitChurch: 9 Marks of a Healthy Church Body, Part 10
Tim Badal | November 23, 2014 | various Scriptures



We would be remiss to not stop and say one of the ways in our “9 Marks of a Healthy Church” series is to look at how we give back to God. Stewardship is our way of worship and telling God that we are full of gratitude for the gifts and the blessings that He’s given. As we do that we have to ask the question, as we’ve asked so many weeks now that we’ve been in this series, “Can a church truly be fit if it’s filled with members who neglect the biblical call of giving back to God and supporting the local church?”

Now right away I recognize that several of you just got worked up. I recognize you are getting nervous because you think it is in many ways taboo for a pastor to speak on the subject of money and giving. I want to remind those who have been part of Village Bible Church with any regularity that we are serious about following God and following His Word, no matter how taboo subject matters can be. In fact some of our most taboo subjects we usually hit on major holidays like Mother’s Day and Christmas Sunday. You can go to our website and see some of Tim’s greatest messages done on some of the weirdest of days.

But statistics tell us that the reason why there is such a disdain for teaching like this, even within a church like Village Bible, is that as followers of Jesus Christ we are quick to confess and profess that He is Lord, which is awesome and commendable to do on a regular basis. Herein lies the problem: our wallets and our checkbooks haven’t gotten the message. Study after study shows that evangelicals give back to the Lord, on average, about two to three percent, which may seem like a lot, people who never attend church at all give about one and a half percent of their income. So we’re half a percentage point better than our unsaved neighbors and friends when it comes to our generosity.

Now the Bible speaks more than 2,300 different times on the subject of money and generosity. In the New Testament alone, more than 125 different biblical principles focus on this particular subject matter. So the Bible gives a sense that a good indication of where our priorities lie is in the use or misuse of the money that God gives us. Based on how frequently the Bible speaks on this subject it seems that God is obviously far more serious about money than many of us wish that He would be.

So what keeps us from this? What trips us up on this subject? Before we even get into our outline, I want you to notice two very profound things that our money does for us. Number one: because we receive money as a result of our labors—what we get paid to do—our money has a way of defining us. The more money I have the more I can see the results of what I’ve done. Now many of you know I have another job, which is running a catering business. If I can prove to you that I’ve got lots of money, I can probably prove to you that I’m a pretty good worker, that I’m successful. I can prove that I’m a really good caterer if you see me driving a great new car; if you see me in a beautiful new home; if you see me wearing designer clothes.

You see, money has a way of defining who we are. But notice it also displays our priorities. It’s a way for us to make a statement. We show the world what we have by what we are able to buy. If I’ve invested a lot of money into my home people can say, “A really, really nice home is important to Tim and Amanda.” If I’ve bought the car with all the bells and whistles, and all the upgrades, and I have a smile on my face every time I talk about that vehicle, you’re going to know that I am all about my cars. If I

show you the great threads I got at the Big and Tall store, and brag, “Man, nothing but the best. Italian leather this; wonderful cashmere that...” you would say, “You know what? Tim is really passionate about his clothing and, look, he puts his money where his mouth is.” We show the world our priorities by the way we use our money.

If our money is about us, our needs and our desires alone, that may be fine for a nonbeliever who doesn’t give two rips about Jesus Christ. But if you are a follower of Jesus Christ and you are living for your money and your money is living for you, then you’re a contradiction in terms. You’ve missed the boat. It’s all messed up.

Next week we’re going to start a series from the book of Colossians, emphasizing a word we don’t use very often—preeminent. It’s a weighty word that means “first and foremost.” We’ll talk more about it, but the book of Colossians is a study of Christ being first and foremost in our world, in our lives and in our worship. In everything He is to have first place. That’s important for us to remember because as followers of Jesus Christ, the way we use money will describe and display if Jesus really is important to us.

It has been said that stewardship is everything I do after I say, “I believe.” Let that sink in for a moment. Stewardship is everything I do after I say, “I believe.” So on the subject of money and generosity we have to ask ourselves, “Is this really what I believe? Do I really believe God is my all in all? Is Christ truly enough for me? Does my money show it?” You see, we’ve got to be careful.

So the Scriptures are going to help us understand what God’s Word has to say under the heading “Stewardship is Lordship.” Turn in your Bible to Matthew 6. We studied this last year in our series on the Sermon on the Mount, but I want us to hear from Jesus Himself on this subject. Here’s what Jesus says in Matthew 6:19-21:

¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.”

Go down to Matthew 6:24-25:

²⁴ “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

²⁵ “Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?”

Turn to verse 33; He finishes it this way: *“But seek first the kingdom of God and his righteousness, and all these things will be added to you.”*

So how do we begin to put our life, including our money, under the Lordship of Jesus Christ? I’ve got five points which I’m going to move through quickly so we can understand what the Scriptures say on this subject.

1. Recognizing the Problem that We Face Today

First, we need to see the problem. We have to recognize the problem that we as Christians have today. We’ve got a problem and we need to admit it because the world has told us a great axiom: “Admitting your problem is the first step of recovery.” Brothers and sisters, we’ve got a problem in this world as followers of Jesus Christ. Throughout Scripture we have been told over and over and over again that we have a job to do. As followers of Jesus Christ, our job is to be a light in a dark world (Matthew 5:14), to be beacons of hope in a world of despair, to be ambassadors of the gospel of Jesus Christ (2 Corinthians 5:20) so that we can win people out of their sin and into the Kingdom of God, preaching and proclaiming the message of God’s grace.

There’s no place that we need more of the preaching and teaching of God’s grace and love in this world than in our use—or might I say misuse—of money. Let’s be real for a moment. Our government needs some help in that, amen? There are 17 trillion reasons why we’ve got a problem. Our families and friends have financial problems. The average credit card debt that’s plaguing households is in the tens of thousands of dollars now.

We have the opportunity to be that light and beacon of hope but here’s the problem: instead of leading in financial integrity and stability, instead of following the ways of God and showing the world this is how God intended that we use money, Christians have bought into a lie just like the rest of the world. Because of this we are obsolete and unable to tell the dying world that their lives are out of order, including the way they spend their money. Statistics tell us that our money problem is no different than that of the world. As Christians, we have negated our ability to serve the world with the good news of Jesus Christ, not only when it comes to our salvation, but how God has called us to use the money He’s given us.

Satisfaction

What's the lie? We've bought into the lie as Christians that our money buys satisfaction. We're about to enter into the Christmas season and we're being bombarded with advertisements on TV, in the mail, in the newspapers. If I hear one more elf singing about Menard's merry, merry Christmas I'll die. It's not even Thanksgiving! We're being bombarded with ads.

I'll go home and read the Chicago Tribune and what will be the biggest part of the newspaper this week? The ads. I'm going to open up the paper and it's weird what happens—I start hearing voices. "You need this! Tim, you've got to have it." The ad starts sparkling and stars glow all around it. Then spotlights go on.

I say, "But I've got four of those!"

And they say, "You need five!"

"But we have no room to put it anywhere in our house."

"We'll find room! Just buy me."

We've bought into this lie because advertisers know that if they can make something look significant, if they can get us thinking that we are lost without this item, then we'll want it. We hate it when we see this in our kids.

Not long ago one of my sons was having a birthday coming up and I said, "Son, what do you want for your birthday?" He replied, "Dad, I've got to have this. Everybody has it and if I don't have it I will die." [Just so you know, he didn't get what he was asking for, his birthday passed and he's still alive.]

We see this in our kids and we shake our heads and think, "Oh, I'm so glad, child, I'm not like you."

The Bible tells us over and over again that a bigger house, a newer car, new clothes and new technology do not satisfy. While there's a hunger in us to be satisfied, Solomon tells us in the book of Ecclesiastes 5:10, "*He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.*" If you think that collecting enough stuff is going to make you happy, you have barked up the wrong tree. People are unhappy. Some of the most unhappy people have everything they could ever imagine. So we need to be careful with this lie.

Significance

Notice the second lie is that of significance. We think if we buy things we'll be significant. We think money shows the world how significant we are.

Not too long ago my boys had done some work for me and I gave them their pay. Right after that, we had some friends come over. I don't know why my boys did this but they came downstairs and all of them had their money fanned out and said, "Look how much money I have! I am rich!" Why would they do that? Because they have been part of this world long enough—only 7-8 years for some of them—to have learned that a hand full of money shows significance and importance.

As adults, we don't come into church or dinner parties saying, "Hey, take a look at my Fifth-Third Bank statement. Take a look at this. Hey, have you seen the stock market? Look at what I..." We usually don't do that. But what do we do? We buy things that people see to show them we are significant people. "Look at the car they drive. Look where they live. They're pretty important. They've got their act together." This is also a lie by the devil.

Solomon, one of the wisest men who ever lived, wrote, "*Then I considered all that my hands had done and the toil I had expended in doing it.*" Then it says he looked at all his projects and said, "Look at what my money has bought me." Then he said, "*Behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun*" (Ecclesiastes 2:11). So if you think you're going to get your significance by what you're building you've missed the point, you've missed the entire idea of what significance really is.

Security

Notice the final lie is security. Now many of you will say, "Tim, I don't have a problem with satisfaction and significance; the person sitting next to me in the pew, that's his problem." But the one I know many of us are going to struggle with is that we see our money as a security blanket. "As long as I've got money in my account then I'm good." Money becomes our savior instead of Christ. When trials come, instead of getting on our knees we try to figure out how much cash advance we can get from our checking account or credit cards. We have made our money our security rather than Jesus.

Solomon again reminds us of this in Proverbs 23. For those who think your wealth is your security, notice Proverbs 23:4-5:

⁴ Do not toil to acquire wealth;
be discerning enough to desist.

⁵ When your eyes light on it, it is gone,
for suddenly it sprouts wings, flying like an eagle toward heaven.

You know who learned this lesson in a very, very difficult way? He was one of the most famous people in the entire world—Steve Jobs. He was the creator of the iPad that I'm using to preach from; a man of great significance; a man of great wealth. When he died, his personal holdings were 6.7 billion dollars. That's not what the company was worth, that was his own personal nest egg—6.7 billion dollars. Let me ask you this: with all due respect for a man who is no longer here, what good was that wealth when he was dying from pancreatic cancer? His money took wings and flew away. It couldn't buy a cure. It couldn't do anything at that point.

Again, Solomon says pursuing wealth to be our security is a lie from the devil—stop doing it.

2. Remembering God's Perspective about Things

If we're going to get this stewardship thing figured out we've got to recognize the problem and then pivot to remember God's perspective. We hear God say, "No, don't put your significance, satisfaction and security in wealth or in the things of this world." Understand that we need to put them under His Lordship. Why? Because God's perspective is what matters the most.

One of the reasons we're so messed up as Christians on the issue of money and giving is we begin from a flawed starting point. We think money is something that we have because we've worked with our hands or used our minds to earn it. Therefore we think we should be able to use our hands or minds to determine where it's going to go. We think we are the originators of our wealth but understand, the Bible is very clear on this. There are two things we must remember if we're going to get this thing right.

God is the Supplier and the Sustainer

Instead of talking through several verses, let just read what God's Word says on this subject. God is taking ownership of things. Listen to what He says.

- Psalm 24:1: *"The earth is the LORD's and the fullness thereof."* That means everything in the earth.
- Deuteronomy 10:14: *"Behold, to the LORD your God belong heaven and the heaven of heavens, the earth with all that is in it."*
- Psalm 50:10: *"For every beast of the forest is mine, the cattle on a thousand hills."*
- Psalm 50:12: *"For the world and its fullness are mine."*
- Haggai 2:8: *"The silver is mine, and the gold is mine, declares the LORD of hosts."*

When we think we've let everything go, we tend to think, "Now You've got me. All I have is myself," then Paul reminds us in 1 Corinthians 6:19-20, *"Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body."* One of my favorite quotes by any man who has lived on this earth is by Abraham Kuyper: "There is not one square inch of all of creation of which Jesus doesn't cry out, 'This is Mine! It belongs to Me.'"

But we say, "I work hard for my money. I should be able to do with it whatever I want." Ecclesiastes 5:19 says, *"Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God."* So let me shoot straight with you for a moment: when we refrain from giving back to God what is rightfully His we enter into a shouting match with God over stuff.

I remember when my kids were toddlers they would put their hands on one of the other brother's things and would say, "That's mine! Get your hands off of that or else!" When we take the posture that our money is ours, and our house is ours, and our car is ours, and our body is ours, and all the things we have in this world are ours, what we say to God is, "Get Your hands off of my stuff!"

What we need to recognize is that may work with little brothers, that may work with someone in the workplace or in our neighborhood, but we will always lose that battle with the God of the universe. So stop telling Him to stop touching your stuff. Why? Because God says, "Every good and perfect gift comes from Me from above" (James 1:17). God says He opposes prideful living that thinks we're better than God. He says in Malachi 3:8 that when we start closing our hands on the things that God has given, God says, "You're robbing Me of the stuff that is Mine." Many of us wouldn't dare steal from another human being but that's exactly what's happening when we neglect to give back to God what is rightfully His.

So let us never forget, this isn't Tim talking, this is God talking to us and He says, "I'm the Supplier and the Sustainer. It's all My stuff. It would all be gone in a blink of an eye if I wasn't sustaining it."

We are the stewards of God's stuff

So what are we to do? Well, the second important stewardship principle is that we are stewards of God's stuff, which means we know from the book of Genesis that God creates this perfect garden. It's a place of utter perfection with food, water, plants and animals. After God builds His garden He places man and woman in the middle of it and says, "This is My garden but I want you to tend to My garden. I want you to have dominion over this garden, never forgetting that I'm in charge of My garden. You can enjoy it but there's a rule to live by."

Listen, you're never in charge if there's a rule that you have to follow. So when God says, "By the way, Adam and Eve, there's a rule. There's one rule about that tree in the middle of the garden." God says, "Don't forget, I own this place."

So what happens? I want you to understand that the issue in the garden is a stewardship issue because they forgot that God is the Owner. They said, "Why should God tell us not to eat of this tree because it's our garden. We've tended to it; we've worked it. We want to be like God in that way." And we need to recognize that we are stewards of the garden, if you will, that God has given us. He's given us these wonderful things and we are stewards of it.

I fully recognize this principle in my own life. Many of you know I run a catering business. I'm the general manager of a company called Five B's. I have custodial rights to the well-being of the facilities, employees, equipment and even the finances. But I don't own a penny of it. Not a dime, not a nickel, not a penny of it. It's my mom and my dad's. They started it, they poured their money into it, they pay me a fair wage for it and I cannot tell people, "This is my business." It's just not.

I recognize that when my dad comes into my office every quarter and says, "It's time to do an accounting of the business. Let's talk profitability. Let's talk performance. Let's talk numbers." That's when I really recognize my place. This ain't mine. It belongs to them. He's given me the job to oversee it just as God has given us the job to oversee the things He's given because He's given us gifts—our time, talents, treasure and testimony are all His gifts.

Over and over again in story after story in His ministry here on earth, Jesus talks about masters who would go off for a long trip, and before they did, they would give a portion of their estate to their servants. They were to be given responsibility, not an inheritance. They were to invest that portion so that when the master came back, the servant would be able to show that he had been faithful and managed the owners' stuff well. So the owner goes away and the servants live as they want, some of them being unfruitful in their living, some of them investing with great accuracy as the master would desire. Everything's fine for each servant until the day the master comes home and asks for an accounting of what has been done.

Romans 14:12 says each of us will one day give an account of what we have done for Him. Can I add that some of Jesus' harshest language in all of Scripture is for stewards who fail to be Kingdom-minded with the gifts God has given? He calls people like that wicked and worthless. So it's altogether necessary for us to not only understand but to live out biblical stewardship now before it's too late. Get that in your mind. God is the Supplier; we are the stewards. God is going to one day come and ask for an accounting of what we've done with what He's given.

3. Reflecting the Pattern of Giving God Displays

So right away some of us are scared to death and rightly so. We should all take a step back and say, "Wait a minute. Whoa. I want to be ready when my Master comes back. I want to be able to give an account and be found faithful in that moment. I want to hear, 'Well done, good and faithful servant,' not, 'You lazy, wicked servant; you're worthless.'" So what do I do? Where do I go? Where do I turn to?" We turn to God. Notice the third point is if we want to get this stewardship thing down, we need to reflect the pattern of giving that God displays.

Did you know the reason we give as Christians is not because the coffers of heaven are running dry? Pastor Keith doesn't get a telegram from our Boss upstairs, "Hey, push giving. We're a little light up here. We had some capital investments up in the clouds that we needed to deal with and it's left us a little low on our cash flow, so push your people down there to give a little more." Listen, the reason we give isn't because if you don't God's not going to take care of His people or His church. You don't think God can take care of this? He's done it before; He'll do it again.

The reason God wants us to give is because when we do so, we're reflecting that Jesus is our example. We are to be imitators of Christ as dearly loved children, Ephesians 5:1 says. So it seems plausible to understand that as Christians we give because God gave first. He's our example and we're to imitate Him. So it's totally understandable to say to say that Christians who choose not to give fail to recognize the gift that God has given them in Christ Jesus. Paul says that this gift of Jesus was indescribable (2 Corinthians 9:15). God gave in such a way that it blows us out of the water. God desires our giving to be like that as well.

But many of us look at percentages. We ask, "Does my giving need to be before taxes or after taxes?" We ask the question, "If I give something to the church what kind of tax break can I plan on getting back?" Listen, God wants His generosity to knock our socks off. And while we can never produce that kind of generosity because we cannot produce the Person and work of Jesus Christ, God says that it should be our goal.

God gives willingly

So what does this kind of giving look like? Notice first, it's done willingly. John 3:16, the most recognizable verse in the Bible, states "*For God so loved the world that he **gave**...*" Now let's do some deep spiritual walking through this phrase. I want you to recognize how deep study of the Word of God can help you. Notice it says, "For God so loved the world that He had to give..." Or, "For God so loved the world that He was obligated to give..." Right? Didn't you see that? No! It doesn't say that. Any kid with an elementary school education in literacy can see that His giving was done out of a loving heart. He wanted to give, not because of a tax refund, not because He felt obligated, not because Pastor Keith persuaded Him to give. He gave because He loved us.

Now look at the mirror image of that verse. Turn that around and it reads, "For Tim so loved God that he gave..." Now, we could say that until the cows come home but God says, "The way I demonstrated My love for you was this: while you were a sinner Christ died for you. He gave His life up for you" (Romans 5:8). So we need to recognize that giving that pleases God is not giving that's done under compulsion or out of duty but out of love that says, "I love you, God. I love the gospel work that You're doing. You're setting captives free (Luke 4:18) and I want to be part of that. Because I was captive and You set me free, out a heart of gratitude I want to give generously to a world that needs to hear the gospel of Jesus Christ." It's done willingly.

God gives joyfully

Hebrews tells us that in the midst of Jesus' gift that cost Him His life, He was thinking about something. Jesus no doubt was concerned about the pain and sorrow this gift would cause. He recognized the physical torment that the crucifixion would bring upon Him. He recognized the loss of fellowship that would be taken away from Him because sin would be found on Him, my sin and your sin. Hebrews 12:2 says that Jesus went to the cross and scorned its shame with a heart of joy set before Him. In His humanity, Christ cried out, "If there's a way that this cup can pass from Me let it be the case." But instead of allowing His flesh to become an idol, Jesus rightly said, "Not My will, God, but Your will be done" (Luke 22:42).

Listen to me, giving is always hard. It will never be easy. Even if you've got the most generous heart it will always be hard because there's something inherent within us that says, "This is mine!" That's part of human nature. Jesus shows us that self-preservation is inherent within us because of *imago dei*, our image bearing of God Himself. We are created in His image and designed to reflect His image.

When we give it's going to hurt. It means we're saying no to some things and saying yes to God. The temptation will always be as you put that money in the plate or hit send on that automated giving to think of a million other ways you can spend that money. Just as Jesus did, you've got to stop and say, "Not my will, God, but Your will be done with my money." It's got to happen that way. It's got to be done with a joyful heart. With the joy set before us we give. Why? Because we are gluttons for punishment? No, Jesus wasn't. But Jesus recognized what the cross would do for others. Our giving is a reminder, not of what I've lost but what I've gained because others will be impacted by the grace and generosity of God Himself through me.

God gives sacrificially

Finally, giving needs to be sacrificial. God gave His one and only Son. God gave heaven's best. He didn't give an angel. God didn't give just any human being, He gave His one and only Son (John 3:16). That begs the question for every Christian in this place, "Is God getting my best in return?"

Jewish people understood this during Old Testament times. They were commanded to bring the first of the crop and the best of the herd and give it back to God. But listen, we live in a time when giving God leftovers is totally acceptable. I will say this: no church will ever receive God's full blessing when we take as our own heaven's best and give back earth's reruns and leftovers. You see, that kind of giving is not worship; that is taking the cross of Jesus Christ, as the book of Hebrews says, and trampling the Son of God underfoot.

So each of us has to examine today, are we willingly, joyfully and sacrificially giving back to the Lord? If not, why not? Is Jesus not enough for us? Is Jesus not worth it? Do we not see it as an absolute privilege and honor to give out of gratitude in light of the immense blessings that God has given to us? It is the subtle distinction between giving that gains a blessing rather than loses it. We've got to evaluate it.

4. Realigning Your Practice to Meet Biblical Standards

So how do we get there? Let's get to some practical things. We need to realign our practice to meet biblical standards. Some of us are struggling when it comes to giving because we just have not taken the time to build the right habits. Jim Rohn put it this way: "Motivation can get you started but habit is what keeps you going." There's some truth to that. Most of us have heard the mandate of Scripture to give and we agree with it. We acknowledge and affirm the ownership of God when it comes to the things we have and we even have a distinct desire to give. Right now, some of us are saying, "I wish I could give. Tim, I wish I could do it. My greatest desire would be to give generously." But we've become altogether distracted or inconsistent in our giving. What's the disconnect? The disconnect is that we have not put into practice the right habits—the holy habits—of what it means to give. You're not the first person to struggle with it and neither am I.

Turn in your Bible to 1 Corinthians 16. Paul has to teach the people how to give. Notice what he says in 1 Corinthians 16:1-2:

Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

Now notice, there are three steps to realigning our practice of giving.

Our giving should be planned

Two thoughts regarding planned giving:

Number one: planned giving is to be done regularly. Some think that New Testament giving abolishes the law of the tithe—the giving of ten percent. But, sadly for that type of argument, there's no place in the New Testament that says tithing was abolished. New Testament giving was regulated just as the Old Testament tithe was. There was a place to bring it and a plan to give it. Everyone was to do some planning and thinking on their own and then come ready to give in the temple. What was true in the Old Testament is true in the New Testament. Think about your giving, bring it to the place of worship so that it may be gathered up and used for the good of the gospel work.

Now some of us give and we don't plan on it. It's not done in a regular fashion. We wait to see whether or not we like the show. Some of us give because of the songs we sing. So we sing your song and it's music to your ears and you think, "Well, I'm going to give a little bit." Or maybe you like the sermon so you want to tip the preacher a little something. Or because we put on the video screen a tear-jerking video about some amazing cause and, "Man, I'm compelled out of my emotions to give." But the Bible says giving is something that we think about long before we get to the place of worship. Why? Because as we go through our week we repeatedly see God's hand of provision and protection over us; we see that He is faithful to show us His mercies that are new each and every morning. At some point in our week we should probably pause and say, "You know what God? You're really an awesome God and I need to respond. You've given me all of this and it might be good for me to respond in some way. Let me look at my time; let me look at my talents; let me look at my treasures. Is there something You may be asking of me to give back to You?" It's not done out of an emotional appeal; it's done out of a planned heart of gratitude.

Number two: this planned giving is to be done reverently. Giving is to happen within the confines of our worship. We are to bring it to where the people are assembled together. It's to be done together. Listen, in New Testament days when people brought their offering they usually brought things that mooed, clucked or flapped their wings. Remember, a currency was not available to many people back then. Their currency was their livestock. So it wasn't like they could bring in their best heifer and hide it so nobody could see it.

"Well, giving is private. It's between me and the Lord."

"No, you're bringing your best heifer in, Bob. That's great! Good for you!"

This is where we have failed you as leaders within the church. Even though there's nothing taboo when it comes to God's Word, we've said, "We understand that churches have really messed it up regarding money. We get that. We recognize that money in our culture is a pretty private thing."

Not in the New Testament church. Remember in the book of Acts so-and-so brought money in front of the entire group of people and placed it before the apostles. Not hidden, "Oh by the way, here, just so you know we put a little in the plate." No, it was, "Here it is!" Why? To be an example to others.

You might be thinking, "Well, could they get a big head?" Yeah, they could. But you can get a big head serving God; you can get a big head doing a lot of things for God. We make up ways to get big heads. Yet God says, "When you assemble together, giving is not something that is to be done in isolation; it's a time of celebration." It's a time of celebration when we give back to the Lord and we're not apologetic about it. We're excited because the Lord continues to show us how great He is and giving is our worship response to Him.

What if during a worship service I notice some of you raising your hands passionately, singing to the Lord, excited about the words that you're singing. Then I walk around and say, "Put your hand down! That's way too flamboyant. Don't be showing others that you're excited about your relationship with God. Don't do that! Just let it be on the inside. Let it be between you and God."

I recognize that money is a hard thing but where money shouldn't be a hard thing is within the church because we don't deal with money like the world deals with money. We're dealing with a totally different currency—the grace of Almighty God. So let's celebrate that. God has given us this thing called money, let's always transmit it through the grace of God not through the paper that folds and the coins that jingles.

So giving needs to be done regularly and reverently.

Our giving should be personal

Now you say, "Just wait a minute, Tim. You've lost your mind. You just said, 'Don't let giving be private' and now you're saying, 'It's personal.'" Private and personal are never the same thing. When I say something is private, I take it and hide it only for myself. Personal means that everybody knows that I've got a part to play. Does that make sense? I have a personal responsibility to preach this message to you. It's my job. It's what I've been called to do. I cannot say I'm going to go to church today and someone's going to get up and preach. No, I'm the one guy who walked into the sanctuary today and said, "I've got to give the message. It's my personal responsibility." Now private is that I turn my back and say, "Alright, Tim, this is what we're going to do." That's private. Personal means that I take responsibility.

Paul says that each of you cannot stand idly by and allow others to give while you enjoy the benefits of a free ride because you're not going to stand with Village Bible Church on the day of judgment when God says, "What did you do with the money I gave you?" You will stand by yourself. A New Testament steward is not one who hides behind someone else's giving, nor enjoys somebody else's giving. A steward is one who celebrates by saying, "You know what? I may not be able to give what the guy next to me gives but I'm going to give nonetheless." Jesus makes sure that the widow with her mites (Luke 12:41-44) and the guy who brings in bags of money are both giving, but one is of greater sacrifice.

Our giving should be proportional

Notice our text says, "...as he may prosper." The NIV says "...in keeping with his income." Many of you would say, "Well, the Old Testament spoke about a tithe which is ten percent." That's a good place to start. The New Testament does not tell us that practice is no longer valid, but what it does say is that we move from a percentage to a Person—Jesus Christ. Far too many of us think about percentages and get hung up on it.

Let's talk about ten percent for a moment. Some of you are going to go out to Chili's today; you're going to eat those chips and salsa and at the end of the meal, after your bellies are a little fuller, the bill is going to come and it's going to say "gratuity" on the bottom. You're going to think, "Well, I gave my ten percent to the Lord today but Charlie, my waiter, he did a good job for half an hour. Now granted, he didn't die for my sins but he did bring me that extra 32 ounces of sweet goodness of Coca Cola. I think I'll give him a fifteen percent tip." That's totally fine but, brothers and sisters, is Jesus Christ a waiter who has done a good job or is He the King of our universe? Are we judging His service based on, "Well, what has He done for me lately?"

At the risk of sounding arrogant—and I hope you know my heart—over the years God has challenged Amanda and me in our giving. About ten years ago, God had a moment with me where He brought me down low. He said, “You talk a big game, Badal. You talk about how important I am but I don’t see it. I don’t see it in the way you give. You say, ‘He’s number one.’ If I’m really number one show it in your service. Show it in your giving.” Amanda and I made the decision that from that moment on, as hard as it would be, the biggest expenditure in our monthly budget would be to give back to the Lord—bigger than our mortgage, bigger than our vacations, bigger than anything else. I said, “God, there’s no way we can do that!”

I will tell you, look at me, I have not missed a single meal. We have enjoyed our life. God has been so gracious and I don’t say that to say, “Look at me.” What I’m saying is I am a trophy of God’s grace. What God can do for me no doubt God can do for you. You will never go wrong in giving back to God. Never. We have endured a lot of difficulties. We’ve had surgeries for our children; we’ve had high deductibles. And I sit there and the temptation is always, “I’ll just lower my level of giving.” But God says, “Can you not trust Me?” It’s been a little difficult at times but He has proven Himself utterly faithful.

5. Responding by Participating in the Following Steps

So how do we respond? What are the practices we need to put into our lives? What are the following steps? Let’s draw out some applications very quickly. First of all, take some time this week and pray about what I’ve talked about. Pray about it. See if I’m blowing smoke or if this is really what God’s Word says. If it is then we’ve got some work to do. If it isn’t then don’t do anything about it.

Here are four things I want you to do:

Taking the Lordship assessment

We are quick to say that Jesus is our all in all but is that really true? In *The Message*, Eugene Peterson paraphrases 2 Corinthians 13:5 this way: “Test yourselves to make sure you are solid in the faith. Don’t drift along taking everything for granted. Give yourselves regular checkups.” When was the last time you stopped and said, “Lord, thank You for my job. Thank You for another paycheck. Lord, thank You for good health to be able to get up and go to work. Thank You for the car You’ve given me to move my family to and fro so we can go to work, get our kids to school and go visit family. Lord, thank You for our church. Lord, thank You for the home that we’re in. Thank You for our friends. Lord, You are the giver of all good things (James 1:17). Thank You, thank You, thank You.”

Don’t stop at a basic thank you. Instead think about this: “You didn’t just give us this and say, ‘It’s yours, don’t worry about it.’ You said, ‘I give this to you as an investment that I want you to pour back into.’” Ask yourself if you’re living a life that declares the Lordship of Christ.

Here’s a simple test. Hand your checkbook to someone else. Hand it to someone who is not a believer and ask them to describe what you look like from the money you spend. Will your checkbook convict you of being a devoted follower of Jesus Christ or a devoted follower of yourself? Do the test.

Getting financial advice to make giving possible

I realize that many of you who hear this message are motivated to give; you look forward to doing it at some point in the future but you get home and the stack of bills is overwhelming. You’re brokenhearted about it and you say, “I wish we could give but our financial commitments that we’ve already got on the books...we can’t go beyond that.” Well, I want you to know that we want to help you. We don’t want you to struggle with this issue. Over the past years we have helped people get out of debt so they’re no longer in financial bondage. We’re not the smartest guys on finances but we’ve found materials that absolutely work—Crown Financial, Financial Peace. These classes have helped dozens of our people set budgets and find intuitive ways to conquer debt quickly. If you are struggling with debt, let us know. Talk to one of the pastors. Humble yourself and say, “I have fallen to the devil’s lie and I’m tired of living this way. I want to start living God’s way.” We will get those classes set up and I can assure you there are people in our midst who will say, “We were in bondage and now we are free. Free to give, free to be generous, free to enjoy the things God has given.”

Acting on faith, not fear

If there’s anything you can take away from this message, this is it, so listen very carefully. Much of our concerns regarding stewardship are that you and I are afraid to trust God with our money. Our thinking goes like this: “If I give a certain amount at

the beginning of the month then I might run out at the end. What is God asking me to do? If give to God then I won't be able to buy this thing that I want." Let me remind you of something as Christians—I'm talking to the believers—we have all trusted our lives and our eternity to the God of the universe Who says that we can have eternity by trusting Him in faith. I believe this God Whom I've never seen is the hope for eternity for me and that if I bow the knee to Jesus Christ He will give me a life of eternal bliss in a place called heaven.

Now, that's hard to do but I do that with joy in my heart. The same ones of us who think that way then say to this same God—Creator of the universe—"While I trust You with my eternity, I cannot trust You with the temporary. I trust You with eternity but I can't trust You about the end of next month. I trust that You saved me from my sins and cleansed me from all unrighteousness (1 John 1:9) but I can't trust You with my budget. You are totally untrustworthy in this, but You're totally trustworthy in that." Do you think God is pleased with that type of thinking? That is fear, and God did not give us a spirit of fear but of a sound mind (2 Timothy 1:7). He has given us that sound mind to know that greater is God than the one who is in the world (1 John 4:4).

So we've got to start acting by faith and the life of faith begins with one step. I'm asking you to test God in this. The only time God says, "Put Me to a test" is in Malachi where He says, "Test Me... Will I not open the flood gates of heaven upon you (Malachi 3:10)? Will I not stop the devourer from destroying everything? Will you not trust Me in this? You trust Me with eternity but you won't trust Me with your monthly finances? It's hogwash! Stop believing the lies of the devil."

Being all in

I would be remiss not to say that we have a great opportunity in this last month of the year to get involved in this issue of giving. Now I understand that we want to hit a certain number—and there are reasons for that as we have fallen behind as a church. Yet I'm not concerned about that because here's what I know: if we're doing what God wants then God will fund it. He always does. God never says, "Hey, I really wish We could help Village Bible Church but we can't forward them anymore money. We're out." God funds His ministry. He takes care of things when they're being done well.

So here's the thing: the final amount is important, but for me there is a greater thing. Whether it's \$50 or \$50,000, my prayer is that we would be willing to seriously consider, "What can I give sacrificially to the Lord? How can I put God to a test and allow the floodgates of heaven to open up over me? How can I do that?" What I want to see at the end of December is that family says, "We're all in. We're going to be part of this." Let me tell you something, when God's people unify and do something together God says, "I'm there with them. I am doing that with them." So let's get involved. Let's get plugged in.

Let me close with this. Several years ago we were visiting Amanda's brother and he took us to the Dallas/Fort Worth Zoo. I only remember one thing about that day. I don't remember if the giraffes were cute; I don't remember if the penguins were flopping around. But about three quarters of the way through the zoo, a display caught my attention. It was a big mural and it had some words on it that struck me. First of all, I knew that it was probably written by some crazy environmentalist who loved hugging trees and I had to get beyond that. Once I got beyond the tree hugging thing, I looked at the words and was mesmerized by them because I had never thought about it this way before. I even took a picture of it. It said, "Stewardship is not a spectator sport." While that may help get trees planted in the world, I took it as a call for me as a believer. I recognize if God has given me something, I cannot sit idly by and not do anything about it.

That's what God is calling us to: not to sit on the sidelines, but to get involved and be all in for the cause of Christ, not only with our time and talents—you're doing that and praise God for that—but also with our treasures, as difficult as that may be. It may mean we've got to go out a little less; it may mean there are fewer gifts under the Christmas tree. Let me tell you something, the only thing that gifts under the tree tell our kids is that they're more important than God. Let me share that in our family, we have made it abundantly clear each and every Christmas since our kids have been able to understand it, "God gets first place." We love giving gifts—I'm not saying we don't do it—but God always gets the best. It's His birthday, by the way; let's never forget that.