

November 12, 2017

Stewardship 2017

No Excuses!

Malachi 3:7-12

Malachi 3:7-12 ⁷ Ever since the time of your ancestors you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty.

"But you ask, 'How are we to return?'

⁸ "Will a mere mortal rob God? Yet you rob me.

"But you ask, 'How are we robbing you?'

"In tithes and offerings. ⁹ You are under a curse—your whole nation—because you are robbing me. ¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the LORD Almighty. ¹² "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

Founder of North Point Ministries, Andy Stanley once said, "*Greed is not a financial issue. It is an issue of the heart.*" I completely agree. If you find some truth in that statement, say, "**Amen!**"

Years ago, before the Civil War threatened to pull our country apart, before America became a country, before Columbus discovered the New World, before Jesus hung on the cross for the salvation of mankind, there was a man who spoke for God. His name means "The Messenger," but we simply call him Malachi. His book has been dated about the year 433 BC, which means he was the last prophet of the Old Testament era. There is no other way to say it: Those were difficult times for God's Chosen people. It was easy to question God. Their nation lay in ruins, and some even questioned his love for them. Spiritually speaking, they were weaklings. A sign of their spiritual impotence could be found in their sacrifices to God. From the very beginning, God required 10%, a tithe, from the people. They gave much less.

In our scripture lesson for today, the prophet reminded the people they were hurting the temple treasury. They were, so to speak, robbing God. It was not theirs to withhold. All that they had, and all that we have, is really on loan from God. How easy it is to ignore that divine truth. It is as true today as it was in the year 433 BC. If that makes you think, say, "**Amen!**" God has always required 10%. Did you know the average American Christian gives less than 4% of their income to the church? That means the average American Christian is robbing God. Could it be, you are robbing God? With this in the background, let me make three proclamations. This is proclamation number one:

Money is important! Several weeks ago, I gave you some statistics from FINCA, the World Bank of the poor. You may remember this one; I find this one to be haunting. There are 7.6 billion people in the world. Three billion in our world live on less than \$2.50 a day. One point two billion people in our world live on less than \$1.25 a day. How would your life change if you were forced to live on \$2.50 a day? Those three billion people will tell you that money is important.

Jesus knew that money was important! Have you ever stopped to consider how many stories in the Gospels include money? Just think about it for a moment. There is the story of widow's mite. You remember the story. It is the traditional scripture for stewardship Sunday. It is Holy Week and Jesus is standing in the temple courts. A widow, a woman who has absolutely nothing, gives next to nothing, two copper coins. Jesus applauds her generosity because he knew what we often forget. Stewardship is not what you give. It is what you keep for yourself. There is the story of the tax collector, Zacchaeus. He wants to see Jesus but is afraid to be in the crowd. His occupation, tax collector, made him public enemy number one. He climbs a tree to see Jesus and Jesus welcomes him into the fold. In the end, Zacchaeus refunds everyone he has cheated. There is the story of Jesus turning over the tables of the money collectors. They were not selling dinner tickets. They were selling salvation, and Jesus knew the temple was not a place of profit, but a place of prayer. There is the story of the Magi. Those mysterious visitors brought gold, frankincense and myrrh. They were not just odd gifts to give a baby. They were expensive gifts to give a baby. I wonder what Mary and Joseph did with the money? The Gospels are filled with stories where money plays a major role. Jesus spoke more about money than any other topic because Jesus knew that money is important. This is proclamation number one: Money is important! If you will agree that money is important, say, "**Amen!**" This is proclamation number two:

Money is limited! Do you remember the story of Evelyn Adams? In 1985, she won the New Jersey Lottery, twice. Her total winnings came to \$5.4 million. That comes to about 12.4 million today. Today, her money is gone, and she lives in a trailer. Adams said, *"I won the American dream, but I lost it, too. It was a very hard fall. It's called rock bottom. Everybody wanted my money. Everybody had their hand out. I never learned the simple word in the English language that could have saved me -- 'No.' I wish I had the chance to do it all over again. I'd be much smarter about it now."* By the way, she didn't just give it away. She also lost one million dollars at the slot machines in Atlantic City. Is anyone here going to Hollywood Gaming after church today, hoping to hit it big? I hope you never forget this fact: It doesn't matter how much money you win or earn in life, it is possible to run out. Money is limited. If you agree that money is important, and money is limited, say, "**Amen!**" This is proclamation number three:

Money is revealing! Several years ago, the scientific world was rocked when the Virgin Galactic Space Ship Two exploded and landed in the Mohave Desert. Only one of

the two pilots survived. I am not sure how I feel about commercial space flight. They told us hundreds of people had signed up and were willing to pay \$250,000 for the experience. A gentleman was interviewed who said you don't get much for your money. It would be a hard ride up and a harder ride down. You would never really be in space, but you would be weightless for about five minutes. Would you be willing to spend \$250,000 for five minutes of weightlessness? Many would. Money is revealing! Since money is limited, we only spend it on what is important to us. How important is Jesus to you? How important is this church to you? If you will agree that money is important, that money is limited, and that money is revealing, say, "**Amen!**" Did you know Americans spent \$96 billion on beer last year? Did you know Americans spent \$70 billion on the lottery last year? Did you know Americans spent \$4 billion on porn last year? If you are still with me, say, "**Amen!**"

It was just about two weeks ago. I was visiting with my friend. You know my friend. He is the one I will not permit to join this church because he is my only lifeline to the outside world. He was talking about the latest crisis in his life. His ninety-four-year-old mother, Helen, had a stroke and was moved to an assisted living facility. She had lived in her own house since 1970. My friend is now in charge of her finances and was shocked by how much money she had been giving to her church. She is a staunch Roman Catholic. He told me he wasn't going to give a dime to her church until someone from her parish came to visit her. The pastor inside of me was uncomfortable with that statement. I thought about all the people I needed to visit. I wanted to say to him, your tithe is not a voting ballot to express your approval. It is a sacred promise to God. I didn't say it because I know my friend. There is no other way to say it: My friend is cheap. He has never voted in favor of any tax levy and he is mad no one has built him a HABITAT home. I don't think he has given \$10 away his entire life. The excuse this time was the lack of a visit. Next time, it would be something else. There is always an excuse not to give. Do you know why his story bothers me? There is so much of his story inside of me. Can I make a confession? This is my story:

One of the great challenges in my life is money. It started at the very beginning. I was raised by a depression mentality person. That means I am not comfortable with debt and would like to pay for everything in cash. Even now, I pay my bill off before the bill arrives. When I got out of school it was easy not to tithe because I owed so much in student loans. My total indebtedness doesn't sound like much today, but my income was small. It would be impossible to survive on that amount today. In addition, there were no government programs to help my generation. My student loans were my excuse for not tithing. When Kathryn and I got married, we never dreamed we would own our own home, so we bought a cottage in Lakeside. It seemed like a responsible thing to do at the time. We wanted to build equity in something. Then, life threw us a wonderful curve ball. We got to buy our own home here, so I paid two mortgages on a preacher's salary for years. That was difficult. We kept the cottage for one reason. Someone in my family, not naming names, loved the cottage. However, the cottage gave me an excellent excuse for not tithing. Life itself gave me an excellent excuse for

not tithing. I paid a fortune in dance lessons. I paid a fortune in music lessons. I bought a variety of homecoming dresses and prom dresses that were only worn once. For years, they hung proudly in my attic. Then came college tuition and a wedding. Not to mention all those mission trips to Eastern Europe. Each one of those things was an excellent excuse for not tithing. To be completely honest with you, I can't tell you how I paid for all those things, but I paid for all those things. And one day, I discovered something that changed the way I looked at my money. For on that day, I discovered God had been taking care of me the whole time. Something always seemed to happen financially that kept me afloat. Do you know what I think changed my financial life? This is the truth:

Consecration Sunday changed my life. Maybe it was preaching the same thing annually. The divine truth always stays the same. Only the packaging changes. You remember the points. Jesus spoke more about money than any other topic. Money is important. Money is limited. Money is revealing. I preached those same points for years, and it took years for those points to penetrate my hard head. One year, I decided to apply what I had been preaching to you to my life. Tithing right out of the box was difficult, so I began to use the program. I identified where I was on the step-up chart and promised myself to move up one step. The next year, I moved up one more step. The next year, another step. This year, I going to take one more step. Do you know what I have discovered over the past few years? Malachi wasn't wrong. Everything I have in this world is only on loan from God. There is no excuse for not tithing. Can I ask you a very personal question?

Are you embarrassed by your financial commitment to this church? If everyone gave the same as you, would this ministry expand or contract? There is no excuse for not tithing, but if tithing is impossible right now, make it a personal financial goal. Be like me and move up just one step. Someday, you are going to stand before God and be held accountable. Don't lie to yourself. It all belongs to God. There is no excuse for not tithing. I have grown tired of robbing God and long to stand before him without shame. This is my story. What is yours? Do you remember the Andy Stanley quote? He said, "*Greed is not a financial issue. It is an issue of the heart.*" And all of God's people said, **"Amen!"**