

I. Introduction

A. Happy week two of 2015. I trust you found a way to stay warm. Special welcome to those at CR, HP and the 01. I hope those resolutions are holding.

B. Big personal update: after 7 ½ months of being carted around – by many wonderful folks who put them self out to do so, mostly my family – I am back. Freedom! I do not feel quite as giddy as a 16 year old who just got their license, but I’m glad. I am still working on my balance and also my eye site. I share this by way of a warning. “Did he say he still has eye site problems and he’s driving? Stay off the roads!” But I share this mostly to illustrate a point. In my visual therapy with a neuro-optometrist, I do a series of eye exercises that I call mind games. They mostly involve cards with sets of circles on them that I stare cross-eyed at, which turns the two circles into three. My neuro-optometrist has assured me that despite what my Mom told me – my eyes will not get stuck that way. Although I do get a headache! I also stare at three-dimensional pictures on a light board until they come into focus. If you saw them you’d see a 3D image right away. I see chaos.

C. He asks me what I see and I say, “I see scribbles. This hurts my eyes. There’s nothing there. Maybe I see the letter “b.” Wait, I saw it for a second! It’s Bozo the clown juggling building blocks that spell out ‘Bozo the clown!’ There it is again. Now it’s gone. Wait, I can see it again.” Hold on to that. I am coming back to the idea that sometimes we can be looking right at something and not see it, that we need to keep staring for reality to come into focus.

II. Today I am coming back to the topic of money – and I’m doing so for a five reasons. One of them is not that we are in a big hole, for which I am thankful. We had been behind – we’d been under budget for six months, and in my December letter I said as much. And you responded. Thank you. And we got lots of gifts in that made a profound difference. Thank you. I am not talking about money because we are in crisis mode, but for five other reasons:

A. First, the Bible in general (and Jesus in particular) talk about money, a lot. Some would argue that it’s one of the top three or four issues he focuses on.

- B. Second, money is a powerful force that few handle well. Some have “money problems” because they do not have any; others have “money problems” because they do. Jesus is quite clear – in the Sermon on the Mount and other places – that not many people can handle money well. It corrupts us. It misleads us. When Jesus talks about money he does not refer to it as coins or slips of paper, he capitalizes the M and calls it Mammon – and says, this stuff will eat you alive.
- C. The third reason I’m talking about money is because I failed you on this topic. When our family moved here back in 1999 – and I started meeting people, I remember being surprised by: how many people had business or finance degrees (often from really good schools like Harvard, Yale, Duke, Stanford, Chicago and Northwestern); and by how many had jobs in finance: traders, brokers, bankers and hedge fund managers. And so I decided early on, “I’m not going to say much about money because these people have forgotten more about money than I’ll ever know.” That was a mistake. I apologize. I should have let the frequency of the topic in the Bible be my guide. And I should have realized that there is a significant difference between what we learn about money while studying for an MBA – investment strategies, methods for leveraging capital, how to shelter funds – and what you learn about money from the Bible, which is mostly about your own heart. As I’ve shared before, a couple years ago we went through a four month period where every week I met with a Christ Church family going through bankruptcy. And at some point I remember thinking, I have failed here. I should have said more about money and its allure.
- D. The fourth reason I’m talking about money is because some of you still don’t see it. And this is where my eye exercises kick in. Just as I can look at a picture and not see what you see, some of you are not seeing the big picture. What I’m describing – what God is offering, (Shalom, a life quite free from the love of money) – is not something that comes into focus for you. It’s like scribbles on a light board. And it will always stay that way unless someone – like me – tells you to “keep looking.”
- E. And five, the final reason I come back here, is I Timothy 6:17, where Paul writes, “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” Paul suggests that I command those of you who are rich – which is all of us.

1. We've been over this a bunch. Yes, in the zip codes around here it's easy to find someone who has a couple more zeroes behind their name than we do – bigger homes, nicer cars and the like. But big picture, we are all wealthy. We are phenomenally blessed. And I keep directing you to the Global Wealth Index to make that point. It says that if you make \$30K a year you are in the top ten percent of global wealth; \$36K is the top four percent; \$50K top one percent; \$100K is top .08 percent. The problem is, rich is always somebody else. It almost doesn't matter how much you have, rich is 2x. If you make \$30K you say rich is \$60K, and if you make \$60K rich is \$120K. And if you read *Money Magazine*, rich is \$5M. This is the real theory of relativity.

2. So, there are haves and have nots. But we are the haves. That's not a bad thing, but it carries added responsibility and it generates some specific risks. So, Paul commands me to command you to be rich in good deeds and generous. I'm not sure that plays well today. People do not like to be ordered around. I'm a bit skittish about issuing any commands...

III. However there are a couple big, paradigm changing ideas here to grab on to:

A. The word you want to describe you is *generous* not *wealthy*.

1. Before God Almighty, the goal is to be rich in good deeds, generous. Kudos to those of you who have worked hard and made money, or – like the servant in the parable of the talents – who have doubled what was entrusted to you. Good job. Diligence and hard work are affirmed in the Bible; being able to provide for your family is celebrated in the Bible. But, if this book is true – if Jesus is God and it's his opinion that matters – then the goal is not to collect a lot of it it's to give a lot of it. That is one of the ways we store up treasure in heaven. We are called to use our money to help others. In light of forever, that's the best investment opportunity you will ever have, better than buying Microsoft back in the 80s or Google on opening day.

2. Back to eye therapy, if you think about money from the vantage point of eternal life, a very different picture pops into place. Something always there but unseen pops into place. There is clarity and you realize that, more than spending it on yourself (which is fleeting) and more than using it to further pad a 401K plan, you want to do with your money is to invest it in ways that please God.

B. This does not mean we cannot buy stuff for ourselves. We surely can. In fact, earlier in this same letter – I Timothy 5:8 – Paul writes: Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever. And in this passage he writes, “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.” Those last five words are important: everything for our enjoyment. We are free to enjoy. We are expected to enjoy. However, we need to be more than consumers, we want to be givers. You want to be generous. You want to invest in eternity.

C. So, here’s the challenge for 2015. Let me be real specific: Live below your means and give more away. I promise you, one day you will be glad you did. There are eternal rewards for this. Here is the equation: give, save and live on the rest. Give, save and live on the rest.

1. The peace you are after – the contentment that you seek – is found more by controlling desire than by having additional stuff. In many cases, having stuff is like drinking salt water – the more you drink the thirstier you become.

IV. This approach is based on a holistic view of what God teaches. Let me restate a few of the key principles that need to guide our thinking about money.

A. One: Everything everywhere belongs to God. It’s not ours. It’s his. He created it and retains all rights.

B. Two: We are stewards, not owners. We are money managers not principals. We are temporarily entrusted with his stuff. I have a friend who is president of a Foundation that has one billion dollars and every year gives away about \$50M. He says there are two groups – the principals (who have given the money and sit on the board) and the employees, who refer to themselves as the “we can be fired,” group. We are in the “we can be fired” group. It’s not our money. God has given us some very specific ideas about how we should invest his money. We are to follow those guidelines. There are three:

1. He expects us to provide for those dependent on us: I Tim 5:8
2. He expects us to fund His work – principally the church.
3. And He expects us to care for the poor and oppressed: widows and orphans are to be helped.¹

4. I'm not suggesting that this is easy – giving money away is hard at first, both because we have to do battle with our own heart and we need to be wise stewards. But it's not that hard.

C. Three: Ten percent is a minimum.

1. Many protest the tithe. They say that it's an OT concept. It's not my goal today to defend it other than to note: 1) Jesus affirmed it.² (He certainly did nothing to negate it; 2) Be careful what you argue. If you get rid of it the standard is surely higher not lower than ten percent. I mean, just look at the Sermon on the Mount. Everything he comments on He takes to a higher level. Jesus turns “Do not murder” into “Do not be angry;” “do not commit adultery” becomes “do not look with lust;” “love your neighbor” becomes “love your enemy;” and “an eye for an eye” becomes “go the extra mile.”

2. In every case, the standard Jesus presented was raised dramatically over the old way. Why would we think he would raise the bar in every other area but this one?

3. The reason a tithe is not talked about in the NT is because the standard was higher.³

4. Over the last few years I have set the one percent challenge in front of you: I have suggested that there is a big win for you – and others – if you increase your giving to the church by one percent of your income, and that you do so up until the point that you are giving ten percent. I am doing that again. I realize that this puts me on thin ice with some of you – I am playing right into the stereotype of a pastor. But Paul is commanding me and it has been our joy, conviction and practice to try to be more generous every year. Or, let me say it this way, it has been our joy, conviction and practice to keep increasing the money we invest in forever. I really believe that some of you can and should give a lot more money away.

V. Again, this is a difficult topic for a host of reasons:

A. I've already said, it's difficult for me to talk about because I am playing right into the stereotype of a pastor.

B. Secondly, it's a difficult topic because we can't fake it. We cannot really lie to ourselves here. It's all very concrete.

- C. Third, it's private. People are far more willing today to talk about the intimacies of their marriage today than they are about their money.
- D. Four, this is often a source of tension between husbands and wives. Some want to give and others do not. Or, in our case, some want to give and others (my wife) want to give even more.
- E. Fifth, some of you are pretty massively upside down at the moment.

1. I had a single Mom come in a while back. She was struggling to make ends meet (and I want to thank you for giving so we have the ability to help people like this. In particular, St. James is our benevolence fund, and we use the money given there to help people in very practical ways). But one of the things she said that was, "I'm not sure I fit here because I do not have a lot of money. I do not have any debt. I own my car. But it's sort of old and we live very simply."

2. And I thought, you are actually one of the wealthy ones. Many of the folks I talk to are way upside down. There is a lot of debt out there, and with debt comes stress. If that describes you, it's unlikely that there are quick fixes – but there is a path forward. And unless you are very, very rare, the freedom that you are after does not come with more money. It comes from a better approach and a better heart.⁴

VI. I can go on for a while, but let me wrap things up by encouraging you to take some next steps.

A. First, identify yourself on this spectrum. There are five options.⁵

1. One: The Self-Absorbed Owner. It's 100% mine. I have full authority over my stuff. I earned it. I'm self-made. It's mine. There are not that many in this camp. And fewer still who will admit to it. But some do. Ayn Rand and Ebenezer Scrooge are the poster children for this camp. I'm not sure a Christian can be in this camp. A Christian who doesn't give is an oxymoron.

2. Two: The Obligated Owner. What I have is 100 percent mine. I have full authority over my stuff, but I feel obligated to give something - perhaps as much as ten percent or more. The key is, it's mine to do with as I please, but life has obligations.

3. Three: The Obedient Owner. 90% is mine and 10% is God's. You need to note that there is not a lot of difference between an Obligated Owner who gives ten percent and an Obedient Owner, though the motivation is slightly different, and not that many people give ten percent. The attitude for the Obedient Owner is, I will obey what God says I should do with my stuff and he says ten percent is his. By the way, this is where the Pharisees camped. People who hang out in this camp often feel very good about what they are doing. And many churches who get people to this place stop here and consider it a big win, even though the people here still think that their stuff is their stuff.

4. Four: The Generous Owner: It's mine but I want to give a lot of it away – perhaps half.

5. Five: The Love-Inspired Steward: Those in this camp believe that 100 percent of what we have is God's and He has total authority over His stuff. This applies to our time and talent as well.

6. We bounce around between these from time to time – just like my vision on the light board, things are clear for a while and then they are not.

7. Step one is, be honest and place yourself in the camp that fits best.

B. Step Two: If you are upside down financially – or not on the same page as a married couple – sign up for Financial Peace University – which we will be offering on Sunday nights at the Crossroads campus starting in late February.

C. Three: Take the one percent challenge. Keep ramping up your giving by one percent per year.

VII. Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

¹ See Acts 2:42-47 for a great snap shot for giving.

² See Matthew 23:23

³ Genesis 14:18-20; Heb. 7

⁴ There are other reasons – e.g., giving is threatening. Let’s face it, wealth helps us feel safe, and people who are wealthy are inclined to put their hope in money. Proverbs 18:11 reads, “The wealth of the rich is their fortified city; they imagine it a wall too high to scale.” In ways the poor cannot, those who are rich often look to their money for security.

⁵ I first heard of these categories at the 2014 Kingdom Advisor’s Conference. I’ve modified this a bit from what was presented to me – e.g., they did not have a category for Generous Owner.