

GIVE & LIVE

What Should We Spend Our Money On?

Text: Luke 12:16-21; 2 Corinthians 8:1-9; 2 Corinthians 9:10-11

The Peril of Saving Too Much

Last week I tried to make the point that the spendthrift lifestyle that has become so much the norm in America today is one that we've got to rethink seriously. As the Bible repeatedly warns, Consumer Debt (and the manic discontentment that leads us into it) doesn't just make poor financial sense; it actually robs us of the freedom and joy for which God made us. The money pressures that come from the leveraged life are devastatingly hard on our physical, mental, and relational well-being. Enslaved to our creditors, many of us never get around to developing the savings we need to have stored up for those times when a sudden storm or catastrophes sweeps in upon us.

Obviously, just as we need to be prayerful and careful in our approach to spending, we also need to be thoughtful about our approach to saving. Jesus tells the story of a **"certain rich man [whose ground] produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.""**

Now, up to this point, the rich man in this parable appears to be reasonably wise. Through some combination of hard work, intelligence, or fortune, he's losing no sleep worrying about how he's going to pay off his debts and or what he'll do if the creek suddenly rises. Instead, this man's biggest question is "Where am I going to put all the resources I've saved up?" "I know," he says, "I'll build a bigger barn to house all this hay. Then I'll be able to put my feet up, pop a cork, enjoy some munchies, and think to myself: "Life is good."

In many ways, this is the vision of success that is regularly sold to us on those financial planning ads we see so often today: "Don't be a debtor; be a saver and investor, so that one day you can **"take life easy, eat, drink and be merry."** It is an apparently good goal, except for one minor issue that Jesus goes on to point out. **"But God said to [the rich man], 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'"** (Luke 12:16-21)

Nestled amidst the rolling hills of Los Angeles is a remarkable cemetery called Forest Lawn. You might want to visit it on one of your upcoming vacations. If you do you'll be amazed by the lavish graves and crypts you'll find there and have no trouble understanding why some have called it "Disneyland for the Dead." One enterprising

resident actually arranged to have himself buried sitting upright in his Cadillac with a cigar glued in his mouth. Observing the burial, a nearby groundskeeper was heard to mutter: *"Man, now that's really living!"*

The Pleasure of Giving More

It's funny, isn't it, how different people define what it means to really live. Some people really do believe that he who dies with the most toys wins. While not that extreme, a lot of people approach the subject of debt, savings, and investment with the goal of building up such a big barn of resources that they can live on easy street the rest of their lives. "Man, that's really living!" But, according to the Bible, this isn't what life is about – at least not life with a capital "L." The primary reason to manage money well is so that you will be in a position to enjoy the living that comes from giving. I love the way that John Bunyan put it: "'There was a man, some called him mad; the more he gave, the more he had."

In his reflection on Jesus' teaching, the Apostle Paul actually goes the length of saying: **"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... so that they may take hold of the life that is truly life"** (1 Tim. 6:17-19).

Did you catch the interesting twist there? Paul says that God **"richly provides us with everything for our enjoyment."** In other words, God is not stingy. The God the Bible describes is the Father of Great Banquets. He is the One who delights in putting on his children the **"best robe,"** a beautiful ring, a fine set of sandals (Luke 15:11-24). In no way does God glorify or romanticize material poverty.

But neither does God glorify thoughtless prosperity – and that is the twist here. This lavishly generous God **"commands"** us to be generous too. He commands us to share our money and possessions, to be rich in good deeds, in short to be generous like he is. So influential is the Money God that our Father in Heaven, ironically, has to **"command"** us to be givers. Anybody who finds their way into the generous life, however, comes to see that giving isn't an obligation; it's an opportunity. It's only when we become givers like God that we discover the life that is truly life, the life of love that never dies. If, like the rich man in the parable, you die tonight without having established a pattern and plan for giving, **"then who will get what you have prepared?"** You know the answer, don't you? The government will get it. The grave will get it. The rust or the recycler will get everything that we keep to ourselves.

Where Our Giving Should Go

That's why I want to get very practical with you today. Let's suppose you and I have gotten ourselves to the point where we actually have material resources that don't belong to a credit agency. We've gotten control of our spending and our savings, such that we now have a much greater capacity to invest in giving. It is not a wild supposition. While annual charitable giving is down about 50% over the past 20 years, personal income in America has more than tripled. We comprise 2.5% of the world's population and own 40% of its wealth. We spend over \$40 billion on our pets and \$60 billion on weight-loss products. Between now and 2017, the Baby Boom generation alone will pass along \$17 trillion dollars to somebody. Just suppose that somewhere in there, we're going to have the ability to give something to others. *On what should we spend our money?*

If you take the Bible as your rule, then you will make priority investments in THREE DIFFERENT CATEGORIES of people. In what order and proportion, we ought to invest in each of these, I can't tell you. That will depend on what sense of urgency or importance God lays upon your heart. But, if you are a follower of Jesus and, therefore, do take the Bible seriously, here are the three places where your giving should go.

The FIRST may surprise you. You should give to your family. Now, as in all money matters, our decisions here need to be prayerful and careful. I am NOT called to give my family all we want or wish for, but I am certainly called to seek, as I am able, to give them what they need. Howard Dayton writes: "In our culture, we are experiencing a tragic breakdown in this area of sharing. Husbands have failed to provide for their wives [or the mother of their children], parents have neglected their children, and grown sons and daughters have forsaken their elderly parents. Such neglect is solemnly condemned"¹ in Scripture. The Apostle Paul 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**" (1 Timothy 5:8). Our families are our first church, the first place where the reign of God's truth and grace is meant to become manifest.

The SECOND area of giving for Christians is closely related to the first. If I am a follower of Jesus, then I will make it a priority to give to faith-based ministries. Now, at our house we give to our undergraduate colleges. We give to American Veterans, Autism and Breast Cancer research, and a bunch of other worthy causes. But we give considerably more to Christian ministries. Why is that? For two reasons. The first reason is very *personal*. It is because missionaries, churchworkers, and servants of explicitly Christian agencies and institutions are my *extended* family. These are the people, by God's grace, with whom I'll spend eternity. I also know that they have a much more limited pool of generous "cousins" than all of those other worthy causes that send me mailings.

The second reason is very *practical*. It's with the same mentality that my wife invests more money in planting seeds and bulbs in our backyard than she does in buying cut flowers. Churches and Christian ministries are the seedbed out of which grows so much of the charitable work of our world. The colleges we attended, the hospitals where our kids were born, the nation we live in all grew out of the church and missionary movement of Jesus. It feels far more strategic to invest a larger portion of our giving in Christian causes, because we know they will end up seeding leaders, vision, and resources in many other fields. Without strong Christian churches and ministries, however, we know that we or our kids will be living in a cut-flower culture. This is why we make a priority of giving to faith-based ministries and 75% of it to our local church. What's the priority that Christian ministries get in your giving?

The THIRD and final category of people that the Bible strongly commends for our investment are those who will perish without our commitment. Jesus calls us to give to the poor. Again and again the Bible makes clear that God has a special heart for those who need a generous grace from others if they are going to make it in this life. Jesus so identifies with the poor that he says that the way we treat them is the way we are treating him. Every time you invest in a food or clothing drive, or give to the Mission Fund or Spirit Village, or sponsor a child in the developing world, you are fulfilling the calling of Jesus to be a steward in a way that matters profoundly to his heart. More than that, the Bible actually says that: **"He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses"** (Prov 28:27). The Bible teaches that God's provision of further resources to us hinges on what kind of stewards we are toward the needy.

That's Really Living

In the late First Century A.D., the Christians in Jerusalem were struggling under a terrible persecution. They were being ostracized, arrested, tortured and killed. Learning of this, the Apostle Paul sent out an APB to Christians in other parts of the empire, asking for help. The believers in Jerusalem met all three targets for giving: They were the extended family of other believers. They were the original Christian church and ministry. They were undeniably poor. The appeal letter came to the church at Corinth which was, relatively speaking, one of the most capable communities in the whole Christian movement. Paul writes: **"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"** (2 Cor 8:7). In other words, you're already great stewards of your other gifts; now be excellent stewards of your money.

But then Paul tacks on this extraordinary tidbit. He tells them about the church that is currently setting the pace in giving to meet the needs of Jerusalem. It's not the powerful Roman church or the affluent folks over in Ephesus. It's a group of Christians up in Macedonia who themselves are dirt poor and under immense pressures. I **"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.” And then this is the part that really blows me away: **“Entirely on their own, they urgently pleaded with us for the *privilege of sharing in this service to the saints*”** (2 Cor 8:1-4).

What if you and I were like these Jesus people? What if you and I were that inspired by the grace that God in Christ has poured out upon us? What if our hearts were that moved by the needs of our family, of Christian ministries and the poor? What if we were so determined not to miss the overflowing joy that comes from exercising a rich generosity that we actually managed our finances not with the aim of expanding our barns, but in order to free up more money and possessions to be given away? What if we were so attuned to the beauty and goodness of this kind of life that we actually pleaded for the privilege of sharing more? I don't know what you might say about that. I don't know what others might say if they knew you were doing it. But I do know what the One who stands not far from your grave says. God says: *“Man, now that's really living.”*

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What Should We Spend Our Money On?

Text: 2 Corinthians 8:1-9; 2 Corinthians 9:10-11

Money Matters (Part 3)

Questions for Reflection & Discussion

1. Describe somebody whose financial gifts have made a significant impact on your life. How has that person's investment blessed you?
2. How are you using your money to bless your FAMILY?
3. What are the faith-based MINISTRIES that your giving strengthens?
4. How are your financial resources making a difference in the lives of the POOR?
5. What are some of the reasons that you give some portion of your money away to others instead of spending it all on yourself?
6. On a scale from 1 to 10 (1 = Barn Builder / 10 = Generous Giver), how would you rate yourself? Where would you like to wind up?

¹ Howard Dayton, *Your Money Counts*, pp. 80-82