

# Buried Treasure



**A Digital Commentary**

by

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This series was birthed to prepare the congregation of Faith Evangelical Free Church in Spirit Lake, IA for a special one time offering. The hope was to retire our church's \$260,000 mortgage. The idea of a one time mortgage retirement offering began during the annual planning retreat of our church's Leadership Board. After thought and prayer, the entire board quickly found themselves in consensus to attempt this audacious goal! What were the results? I hope you finish the commentary for the answer!

### **Why did I write this commentary?**

My digital commentaries are simple compilations of my sermons. I do not claim to be the best writer, communicator or exegete. As I was encouraged through the faith and writings of others, I hope to encourage fellow pastors and my extended Christian family.

### **What should I expect in the commentary?**

If you are looking for perfect grammar or someone writing with the prose of an Englishman, you won't find it in these pages. You *will* find my attempts to fulfill the mission of my life, connecting Christ to our culture in a relevant way.

### **What should I do if this was helpful?**

Pass the commentary to a friend and let me know you found it helpful ([ktruck@gmail.com](mailto:ktruck@gmail.com))!

### **Whose shoulders am I standing on?**

Very few ideas are original. We all build with pieces made by others. With that in mind, I want to thank Randy Alcorn of *Eternal Perspective Ministries*, Steve DeWitt of *Bethel Church* and a host of other great teachers in the evangelical world. As I type, I am praying for you, the reader. May God bring you to new levels of delight in Christ as you learn to lay up your treasure in heaven.

Because of God's Mercy,

*Kurt*

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## Buried Treasure – In God We Trust

Sign Title: In God We Trust

June 7, 2009

Before we begin, I would like us to do an exercise. Could everyone take out their wallet or bill-fold and hold it in front of them with both hands and repeat after me?

*Almighty money, you bring me my happiness, power and security. I dream of how I can make more of you. I dream of how I can pile you up. I serve you.*

Many of us may not pray that way, but it is easy to act that way. The Bible says money can be a rival God in our life that steals the affections that belong to Christ alone. So let's not waste any time dethroning it. Pass your wallet to your neighbor. Ushers, can you come forward. We are going to take a second offering and I want you to be as generous as you can! (Everyone laughs)

This morning we begin a 4 week series on money that will culminate on July 5<sup>th</sup> with one of the most significant offerings taken in the history of this church, where we will attempt to eliminate our mortgage.

Preaching on money is difficult to talk about. There is that natural sense of panic that goes with these kinds of messages because we feel like someone is trying get their fingers on *our* money.

Before we become too defensive, and think that messages on money should be left out of the church, we need to know that Jesus talked a lot about money. In fact, 15% of everything he said, dealt with money. He talked more about money than about prayer, faith, heaven or hell combined. The Bible is clear that how we handle our money, will probably be the most spiritually significant choices of our life.

Most Christians do not know what it means to honor Christ with our money. It isn't uncommon for Christians to carry an insane amount of debt, or to be in a financial position that has all their resources tied up so they can not afford to be generous to others. New Christians and young adults, like wet cement, are setting their financial habits with the buy now, pay later philosophy of the world while the church is remarkably silent on the relationship between Christians and their resources.

So I am excited to teach this series. How to honor God with our money is something seasoned Christians should always be reminded of and it is something young Christians desperately need to hear as the ungodly philosophy of materialism is shouted into their ears. How we use our money will unlock some of the most spiritually significant things God does in us and through us.

Hebrews 13:4-6

These verse have two commands to obey and two promises of God we can stand on to obey those commands. Let's look at them in that order.

**Command 1 - Keep my life free from the love of money.**

**Keep your lives free from the love of money... Hebrews 13:5**

Why would the writer of Hebrews say this? What is so dangerous about money?

**My significance comes from Christ, not my net worth.**

A few years ago, Deanna, called to me from the bathroom, "Daddy, look at my muscle!" I found her staring at herself in the mirror with her arm bent. She was pointing at her elbow. "Daddy, look at my big muscle!" She was impressed with what she saw in the mirror. While we all chuckle, if we are honest, none of us are much different. We like to look in the mirror and say, "Hey, I like what I see!" We all have a preoccupation with ourselves. Some in this room are still young enough that they like what they see when they look at their muscle in the mirror. Most of us don't have the bodies for that anymore so when we look in the mirror we boost our self-worth by looking beyond the body in the mirror and seeing our net-worth. The more money we have, the more power we have, the more important we feel, the more security we feel. We use our money to boost our self-esteem so when we look in the mirror we say, "I like what I see!"

There is a problem with this. Boosting our self-worth by our net-worth is a rotten way to live. What we start doing is not just using money to boost our ego up, but we use it to push others down. When we are worth more than others in a room, we look down on them because they are not as successful as we are. When our security and comfort comes from our mutual funds, we feel insecure and weak when the stock market takes a dive. Jesus warned us about this.

**Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." Luke 12:15**

Our value, identity, and security should not come from money. Our value, identity, and security comes from God, not money. Satisfaction in life has nothing to do with how much stuff we can pile up; it has everything to do with learning delight in God's love that we don't deserve. God's love for us is what gives us value and worth, not our money. We are incredibly valuable, Jesus Christ, God's own son, died for us because God values us. That is a healthy ego booster, that is a healthy identity finder, not a pile of money.

Now, on the flip side of this, I want us to notice the Bible didn't say money was wrong. Money is not evil. It is just pieces of paper. Jesus used money. Abraham, the father of Israel was exceedingly wealthy. Job, was exceedingly wealthy. Solomon and David were wealthy. The Bible does not say a smaller savings account is more pleasing to God than a large one. God is concerned with the attitude we have toward our money. He is concerned with the *affections* we have for our money and the *identity* we find in money. The wealthy struggle

with loving money, but so do the poor! Our value and identity comes from God's love for us, not money.

### **Many of life's problems stem from loving money more than God.**

One of our family's favorite television programs is "Extreme Home Makeover". It amazes me to see an old house torn down and a completely new one built in its place in just a week. I applaud the kindness that is shown to people in need through the program. Like you, I am encouraged to see communities pull together to make a difference for a family going through a hard time. Our favorite moment is when they say, "Move that bus!" When the bus pulls away the mother screams and faints out of thankfulness for her new home.

But I wonder, what is life like for that same family a year later? Has all that new stuff really solved their problems? For some, no doubt it was a great help, but I am willing to bet that for many of the families, a year later, they are heading in the wrong financial direction all over again.

As a pastor, when I counsel people in financial difficulty, it is usually because they racked up thousands of dollars in debt to buy stuff they were convinced they needed or they doled out their savings to a casino. One friend of mine lost \$100,000 in a casino in one month, another friend's daughter had a mental breakdown and literally lost motor control for half of her body for months after her husband spent all their savings and all of the money for their business in the casino. An retired acquaintance of mine lost over a million dollars in the same casino, losing his house and sending himself and his wife back to work after he was comfortably retired. Why did this all happen? Because they were in love with money and the allure of the casino promised them something for nothing, it was too strong to resist.

What do people in that situation need? Is a big check going to solve their financial problems? NO! The problem is more than their lifestyle. Their problem is their love-life. They love money more than God! They are trying to boost their self-esteem with money. What do they need to discover? Our worth comes from God's love for us, not our money. Until we relocate our worth in God's love for us, not our financial prowess, expect problems.

### **Loving money will derail my walk with Christ.**

John Bunyon wrote a famous book entitled, "Pilgrim's Progress". It is the story of a boy named "Christian" who is on his way to the heavenly city. The chapters of the book are stories of attempts made against him to get him off the path, to keep him from arriving at the heavenly city. In chapter 13 there are 3 men who try to derail Christian. Their names are Mr. Holdtheworld, Mr. Moneylove, Mr. Saveall. The point of this chapter is it is easy for Christians to transfer their affections from Christ to money but in doing so, we derail our spiritual journey.

There are a number of stories in Scripture illustrating the derailing influence of money. For example, in the book of Joshua, when Israel attacked Ai,

Achan, valued possessions more than delighting in God. He disobeyed and stole some possessions for himself. His disobedience affected the success of an entire nation and resulted in the loss of life until his disobedience because of his love for money was dealt with. In the book of Acts, Ananias and Sapphira sold a piece of property but valued the appearance of extreme generosity more than God. They didn't have to give all the money to the church from the property they sold but told others they did. They valued looking big with the money rather than simply being honest, so God struck them dead. Judas betrayed Christ for money, 30 pieces of silver. The list could go on and on.

What do our checkbooks say about us? Do we really have a different name? Is our name Mr. Holdtheworld, Mrs. Moneylove or Mr. Saveall? Do I love my money more than God? Am I trying to boost the self-worth of the person I see in the mirror through my net-worth?

### **Command 2 - Be Content with what I have.**

**...and be content with what you have... Hebrews 13:5**

When I was in college, I had a chance to travel on a few mission trips. One of the most powerful experiences I had on these mission trips was when our team spent time in South America in a field of scrap construction material on the outskirts of Sao Paula Brazil. These were the poorest of the poor in the city. The children had few clothes and the homes they lived in were pieces of scrap metal and wood strung together into tent-like shelters. Every one on our team felt sick watching the children of this village play with nothing more than mud and garbage. What I found amazing was that the children had smiles.

How could they smile? They didn't have their own bedrooms? There was no PS3, no Wii Fitness for them to use. There was no big screen TV, no cable with HBO, no internet, no designer jeans, how could they be happy? As Americans, we find this hard to believe but hear me when I say it. Contentment has nothing to do with the material possessions we have. NOTHING! Jesus said it!

**A man's life does not consist in the abundance of his possessions." Luke 12:15**

What is one of the most widely viewed television programs every year? The super-bowl. Just as exciting as the game are the commercials. They cost advertisers over 2 ½ million dollars per 30 second commercial. Companies will invest millions into commercials. What is the goal of a commercial? To create discontent! To tell you that you need a product to be happy. I wish for once an advertiser would just tell the truth, "We want you to be dissatisfied in life, we want you to buy something you don't need, we want to profit when you buy something you don't need. Until this commercial, you didn't even know you needed our product." Wouldn't it be strange if they were that honest? The problem is that we have bought into the lie that we can't be content with what we have. We always need something more to satisfy. I would be content if:

- I have a spouse (some of you are thinking you would be content if you had a different spouse)
- I had a different house
- I had more money
- I had a flat screen TV
- A new dress, an ipod, a boat, a ferret, just pick your thing!

Let me tell you on the authority of God's Word and the proof of human experience, IT IS A LIE. It is as old as the Garden of Eden when Satan created discontent in Eve's heart by saying she would be content if she had the one piece of fruit God said she couldn't have, rather than finding contentment in God's love for her. God is more satisfying than a spouse, than a house, than a car, than a new dress, pick you trinket or toy. Be content, if you have God, realize that is what we *really* need.

Our love for money diminishes our capacity to believe this is the case. That's one of the reasons mission trips are so good for us. It will freak you out when you meet people who have nothing and they are happier than you are. Materialism is empty, it doesn't return on its promise, be content with what we have.

### **Promise 1 - God will NEVER leave us**

Just as the writer of Hebrews gave us two commands to obey, he also gives us two promises we can stand on. These promises make it possible to obey God's commands

**God has said, "Never will I leave you; never will I forsake you." Hebrews 13:5-6**

The writer of Hebrews is reaching back into the Old Testament and quoting the same promise God made to Jacob, to Moses and to Joshua but he is applying it to us today. God will never leave us; he will never forsake us! The Greek here is wonderful because it is a triple negative to add emphasis. God says, I will never, never, never leave you (repeat this after me). He couldn't say it any stronger than he says it. We need to know that when anxiety about the future and anxiety about our finances grip us, when the stock market is failing us, who will never fail us? Who will never, never, never leave us? What gives us confidence to face the future, our bank account or the God who will never, never, never leave us and who owns all the money in the world? Do you believe having God is more valuable than having a pile of money? Unless we really believe having God is better than any amount of money, we will never have the peace and contentment in the face of financial fears that God intends us to have.

### **Promise 2 - The Lord is my helper so I won't be afraid.**

**So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me? Hebrews 13:6**

Not only will God never leave us but God promises to help us. He is the one who will come to our rescue in our time of need. He is the one who orders circumstances, just like he did for Joseph in the OT. He changes hearts. When we say with fear, I can't do that because the money isn't there, we need to correct ourselves and say, don't be afraid, if God is behind this, he is my helper, he will make it happen. "If we can trust God to save our souls, we can trust him to meet our material needs?"

Take out a dollar bill. The phrase, "In God we Trust" is written on the back. In 1956 that became the official motto of the United States but it appears on coinage all the way back into the 1800's. The phrase became important to Americans around the time of the civil war when it became apparent to many Christian Americans that the future of the nation didn't rest in our money, but in our God. As a result in 1861 the Director of the Mint at Philadelphia wrote this, "No nation can be strong except in the strength of God, or safe except in His defense. The trust of our people should be declared on our national coins." So that phrase grew in national importance until 1956 it was adopted as our national motto and written into law that it should be on all US currency, so we would never forget that our hope for the future is not in our money, it is in our God. Can that be said of us?

**What steps should I take to place my trust in God instead of money?**

**Begin a relationship with God through Christ.**

This morning, the ability to trust God more than money can only begin by having a relationship with the God we know we can trust. That only happens through Jesus Christ. Every one of us needs forgiveness of our sin. The only way that happens is by asking God to apply his son's death on the cross for sin to become the payment for our sin. When I ask for forgiveness of sin through the death of Christ and I ask Christ to be in control of my life, the Bible says in that moment, God creates a new heart in me. *A heart whose greatest treasure is knowing God not piling money.* When that happens, for the first time in our lives we have *the capacity for contentment.*

**Trust in God's goodness**

The essence of sin is questioning God's goodness. It is saying, I need something God hasn't provided for me so I have to take it into my own hands to get it. It is the same thing that happened in the garden of Eden when Eve decided she wanted the one piece of fruit God didn't provide for her. She questioned God's goodness toward her and took what God hadn't provided and all of humanity lived to regret it. BUT, when we are willing to believe God is good, it is OK to not have the things God hasn't given us.

If I truly need something to serve God the way he wants me to, he will provide it! This is how a single man or woman stays content when they are lonely. They believe God is good and in his time, when God knows it is the right time, he will bring Mr. or Mrs. Right into their world. This is how you drive by large houses and new cars without envy. You say to yourself, if I need a house

like that to serve God the way he wants me to, nothing will keep God from putting it in my hands. God is good, he will provide exactly what we need to serve him the way he plans for us to serve him. If it isn't something good for us right now, God won't provide it.

### **Keep Christ as the most precious possession**

Having Christ is the most precious possession in this world. When we have Christ in our life, we can lose everything and still be happy, because we have the one thing our soul needs, we have the one thing of lasting value, we have the one thing nobody can take away.

So when we say, God, I can't be content until you bring this thing into my life and I can't be happy without it, inadvertently we are saying, Christ having you is not enough to be content. I need more than you to be happy! That is the sin of materialism, the sin of finding our true worth in the limited value of stuff rather than the infinite value of Christ.

### **Conclusion**

Tomorrow morning each of us will wake up and look in the mirror. When we say, "I like what I see", where will our value, our worth and our self-esteem be coming from? Amen.

## Buried Treasure – It is Not My Money

Sign Title: It is Not My Money

June 7, 2009

This morning, we are in our second week of our study on money and what we need to know to please God as we use it. We are turning to a familiar parable in Matthew 25 called the parable of the talents. It sits between the parable of the ten virgins and the parable of the sheep and the goats. All three of these parables answer one question, “How we should live today, in light of Christ’s return?” They are parables that teach us the importance of making wise choices now so we will experience everlasting results in eternity with Christ later. Usually we read the Scripture passage together but this morning I want to simply retell it to you adding a hint of modern flare.

A man was leaving on a trip that would take him away for a long time. He was a businessman and apparently a good one. While he was gone, he wanted his money working for him so he called his three servants together. To one he gave five talents, to another two and to the last servant one. Matthew 25:15 tells us that he didn’t entrust them with his resources arbitrarily. He gave to each man according to his ability. He knew the capabilities of his employees and he gave them responsibilities in proportion to their abilities.

How much money did he give? A talent was the highest denomination of currency in the ancient world. Some Bible scholars say it was roughly the equivalent of one year’s salary. It was not out of the question to see a talent as worth \$50,000. So to one man he gave \$250,000, to another \$100,000 and to the last servant \$50,000.

The character of the servants is quickly revealed. The one with \$250,000 turned it into \$500,000. The one with \$100,000 turned it into \$200,000. Both of them made a 100% return on the investments they were entrusted with. Would anybody like to hire them as your stock broker? But the servant with \$50,000 simply buried it. He hid it.

Almost everybody knows what happens next. Even if this is the first time you heard this parable, you can imagine what will happen.... the master returned... and when he did, he checked on what his servants did with his resources.

When the master saw the results the first servant produced, he said *Well done, good and faithful servant!* He was given even greater responsibility because he was faithful with what his master entrusted him. The story is identical for the second servant. *Well done, good and faithful servant!* You were entrusted with a few things, I will put you in charge of many things.

As you would guess, things didn’t turn out quite as well for the last servant. Rather than using the money to try and make a return, he dug a hole and buried it, not using it but protecting it. He was pleased to report, he hadn’t lost any of it. He could give it all back.

The master didn't see it that way. He didn't commend him for his carefulness, he condemned him for his wickedness and laziness! He should have at least tried to put it on deposit with the bank to get some interest. This wicked and lazy servant was thrown outside where there was weeping and gnashing of teeth. I don't know what that means about the eternal state of the third servant when Christ returns, I think it is going beyond the point Jesus was trying to make with this parable. What we do know is the master gave his servants resources not to keep them safe but to leverage them and make a return on the master's resources!

The third servant represents people who play it safe. Protecting the resources is more important than the risk of an investment for a good return. The third servant represents people who don't want a Christ that will pull them out of their financial comfort zone.

Which servant do you resemble? Which servant does our church resemble? Some people think this parable is about our time and talents, to some degree they are right. But the clear unequivocal focus of this parable is what it says we are to do with our money. It is about how God expects us to handle our money. Let me simply make three points.

### **It is NOT my money!**

One of the commendable things about all three servants is they didn't take the money and spend it on themselves. Even the third servant didn't make that mistake. They all knew it was their master's money, not their money. Were they responsible for it? Could they make their own choices on how to use it? Of course. But they all knew it wasn't their money.

They weren't Bernie Madoff's. You might remember him. Investors gave him their money, all he did was spend it on himself, \$50 billion dollars worth. He acted like he wasn't responsible to his investors. At least these three servants didn't get that part wrong, they were better than Bernie Madoff.

The truth is that this is probably one of the ways we struggle most. When we get our paycheck we look at it and say, "This is my money." I can spend it any way I want. I am not responsible to give a return with this, it is all about me. This just isn't true. Should we use our possessions to buy a house, of course. To buy a car, of course. Should we use them to buy farm equipment, most definitely if you live in Iowa. But the thing to remember is none of it is our money. God gave it to us and we need to use it to make a return on his investment with us. Don't be a Bernie Madoff!

**Who has a claim against me that I must pay? Everything under heaven belongs to me. Job 41:11**

**'The silver is mine and the gold is mine,' declares the Lord Almighty. Haggai 2:8**

So this week, when you look at your paycheck or when you get the statement from your saving account, listen to the quiet voice in your heart. Does it say, "This is MY money?" It isn't.

**After a long time the master of those servants returned and settled accounts with them. Matthew 25:19**

Some day the master will return and he will inspect what he expects from us. He wants to know what we did with the resources he gave us. Did we just protect the resources or did we invest them to produce an everlasting spiritual return?

### **Owning money keeps us afraid of using money.**

When you were a teenager, did your parents ever let you go to the football game or a weekend trip for school and before you left, mom said, "I know all the meals are provided, but if you get hungry, here is a \$10 bill." Did you come home with that \$10? Of course not! It wasn't your money! Mom gave it to you to spend so you were quite comfortable using it. It is a completely different story if mom didn't give you the money but instead she made you take \$10 of your own money. \$10 you earned by mowing lawns on hot summer afternoons. If it is our money, you didn't want to spend it. When we think all the money is our money that we make, we are stingy. If the money we have is money that was given to us and it was given to us to be used, then we are much more generous and comfortable letting it go.

This may explain some interesting statistics. The average American evangelical Christian gives about 2.5% of their income away. That includes *all* kinds of giving. During the great depression, the worst economic period in our history, the average American gave away 3.2% of their income. Today 40% of Evangelical Christians give absolute nothing to their church or Christian organizations. Why do you think this is happening? I think one of the reasons is because we believe it is our money, so we are not comfortable letting it go.

There is another reason why Christians give less today than in the Great Depression.

### **The more we have, the more it has us.**

Jesus talked about this when he told the story of the rich young ruler in Matthew 19. The rich young ruler asked Jesus, *what good thing must I do to get eternal life?* Without going into all the details, Jesus told him to obey the commandments, which of course, no one can do. Jesus said, there is one thing you lack. *Go and sell your possessions and give to the poor, and you will have treasure in heaven. Then come follow me.* The rich man's face fell and he went away sad because he was very rich. Jesus said, *It is hard for a rich man to enter the kingdom of heaven.* It is easier for a rich man to go through the eye of a needle than enter the kingdom of heaven. This is hyperbolic language, language of exaggeration to make a point. What is the point Jesus was making? The more possessions we have, the more our possessions have us. It is hard for the rich to be saved because it is hard for the rich to love God more than their money. It

is hard for those who are rich to see their job as getting God's money where he wants it going rather than keeping God's money safe by burying it in the ground.

Remember, one day the master will return or we will die. Either way, we will no longer have a chance to leverage our physical resources for spiritual results. So doing your giv'in while we are liv'in, that way you are know'in where it is go'in.

### **We are stewards of our master's money.**

The word stewardship has fallen on bad times. For many of us it conjures up picture of big thermometers on the church stage as the church raises money for next years budget or a capital improvement project. I considered not using it because I didn't want it to sound like an old time cliché. But stewardship is a good word, so rather than bury it, I want to resurrect it and redefine it for you. Let's look at what it means.

A steward is someone entrusted with another's wealth or property and charged with the responsibility of managing it in the owner's best interest. A steward is to take what is given to them and do with it what the owner wants done with it.

Randy Alcorn gives a helpful illustration. Let's say you had a valuable lamp you wanted to ship to your sister in Washington State. What would you do? You would box up the lamp and call FedEx. So the FedEx man comes to your door and you hand him the package with the address of where it is supposed to go. Two weeks go by and the lamp never made it to your sisters. So you go to the house of your local FedEx man to find out what went wrong. As soon as you go in the front door, there you see your lamp on his end table. *What are you doing with my lamp?* He says *You gave it to me.* What would your next words be? *You're just the FedEx guy! It is not yours! You were supposed to get the lamp where I wanted it to be!*



All we are is stewards, we are FedEx man/women with God's resources. We have to get them where God wants them to be. This parable gives us some additional incites on what it means to be a steward.

### **God entrusts us according to our abilities.**

**To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability.... Matthew 25:15**

God entrusts his resources to us in proportion to our ability. There are some people in this room God has entrusted a lot more resources with than others. Congratulations, God gave you those added resources because as a Christian, you have the ability to rightly handle that level of resources. It doesn't mean you will handle them right but you have the ability to handle them rightly and to make a good spiritual return. If you have a higher level of resources, it is because God knows you are one great FedEx driver and he can trust you to get a full truck worth of packages where wants them to be.

## **Trustworthiness now will result in great rewards later.**

**“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things....’” Matthew 25:21**

How well we invest our earthly resources now will determine what Christ entrusts us with in eternity. We will talk much more about this next week but the resources we spiritually invest now are banked in heaven where God will give us an incredibly great spiritual return later. That is why Jesus commands us and says “store up for yourself treasures in heaven.” Matthew 6:20. It you want to pile anything up. Pile it up for eternity, by using your resources to spiritually invest in others now!

This life is a test. It is a test for how we handle God’s resources now which will ultimately determine what levels of leadership and what kind of authority God will give us in heaven. The trustworthiness in management of earthly things now will result in much greater levels of trust being bestowed upon us in eternity.

So it is all God’s money. We are just stewards, FedEx drivers, getting God’s resources where he wants them going and we will have to answer for what we did with them.

### **Questions a good steward asks:**

The clearest part of this parable is that we are to use our resource to make a spiritual return. How do we know if we are good FedEx drivers? How do we know if we are making a good return. Here are a few questions we should ask ourselves.

#### **How much am I keeping?**

Mark 12 tells the story of the widows mite. Many of you know the story. Jesus was watching people put their offering in the temple treasury and some rich folks put in large amounts of cash. Along came a widow who put in just two little pennies. Jesus loved her offering! Why was he so impressed by two little pennies? The rich folks gave a lot, but they also kept a lot. The poor widow gave all she had to live on.

As we use God’s resources, it is entirely legitimate to buy clothes, houses and food. It is important to save and invest. As we do this, we must remember God will not evaluate our lives based on how much we gave, but on how much we kept. If Bill Gates (who is worth \$55 billion dollars) gave \$1 billion to our Count Me In campaign God would not be impressed. In fact, God is much more impressed with the average middle class family that gives faithfully to kingdom purposes and makes sacrifices to live on what is left. That gets God’s attention. That is sacrificial giving. It is giving to a level that you have to trust God to make up the needed difference. God notices that.

#### **Is my increasing wealth raising my standard of living or giving?**

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. 2 Corinthians 9:11

In Spirit Lake, it is easy to think this verse doesn't apply to us because it says *rich*. We think this is for the people who live on the beach in California or this is for the people who live in the plush hi-rise apartments in New York City. The truth is that everyone in this room is a member of the rich and famous people of the world. 80% of all the wealth Christians possess in the world is held by American Christians.

Let me show you just how rich we are. The web site [www.globalrichlist.com](http://www.globalrichlist.com) is a site where you can type in your annual income and you will find out where you rank in the spectrum of wealth in the world. So for the first time we are going to use the web during a sermon. The media income for Dickinson County is \$39,020. The median income per family is \$47,739. Friends, we are rich! Why did God make us rich? To be generous on every occasion. To increase our standard of giving, not our standard of living.

### **Whose kingdom am I advancing?**

But seek first his kingdom and his righteousness, and all these things will be given to you as well. Matthew 6:33

Advancing Christ's kingdom is not to be our last priority but our first priority. This is the biblical principle of first-fruits giving. In the OT times, God was always to get the first of the harvest. God is to get our best and our first. For giving, this means God doesn't get a tip of what is left over at the end of the week but he gets the first part of our budget, right off the top. Seek the advancement of his kingdom first. You and I know that giving God leftovers doesn't work, there is never anything leftover.

Let me share with you some practical advice. In our family budget, we found it helpful to set aside two lines in our family budget right off the top. One is our tithe, the other is our offering. A tithe means 10% and of everything we earn, 10% comes right off the top. The tithe is to be the floor level, it is entry level giving for all Christians, it is not the ceiling level. Many Christians joyfully give beyond a tithe as they are laying up resources in heaven. You will find that giving to God the first 10% will work. You will make it. Give to God first, and you will make it through to the end of the money. There is a second line we have in our budget, that is called our offering line. Offerings are special gifts over and above a tithe. It is to enable you to give to special needs and special projects.

Many times we hear of special needs or projects people look at their budget and say, "Sorry" can not help here, there is no money left. What if you budgeted to have money to give away? You are ready to give all year long. If you don't have a chance to give it all away during the year, at the end of the year we put it in the offering basket to our local church. Seek God's kingdom first in your budget and let God iron out the details.

## Conclusion

Money is something every one of us struggles with. The more we have, the more it has us. But we are no more than delivery boys and girls, charged with investing God's resources where he wants them going.

To bring home this point, I want to ask one adult from every household to stand. We are doing something we have never done before as a church. We are doing a reverse offering. Yes, I am giving YOU the money. I am giving each family \$5. I am asking you to be good FedEx drivers and get God's money where you think he wants it going to make a spiritual return. Some of you may buy gas for an elderly individual, others may use it to buy a cake mix, bake the cake and give it as an act of kindness to someone in need. Others might use it to buy a coffee for someone that needs a listening ear and the love of Jesus. Maybe a teenager will use the \$5 to buy gas and mow the lawn of someone who is needy for free. I don't know what you will do with it. Whatever you do, remember, this is not your money. It is God's money! Your job is to invest it for a lasting spiritual return.

There is one other request I have. As you use the money, go to the blog on my web site and make an entry telling me and anyone else in the church family what you did with it. If the internet isn't something you have available, drop a hand written note by the church office and I will see it gets posted on my web.

Usher's come forward. Let's give the FedEx drivers a package.

## Buried Treasure – Send It Ahead

Sign Title: It is Not My Money

June 28, 2009

This last Tuesday we hosted a community health screening at the church. Was anyone able to attend? To thank us for hosting the health screening, the lifeline company offered the pastors a free health screening. To take advantage of the offer, at the end of the day, I slipped into the line. I was probably the only patient that day under 45 and I was the only patient listening to an Ipod.

I kept the volume low so I could hear if they called my name, but that also made it so, I couldn't help but hear the conversations around me. One was very sobering. It was daughter talking to her father after he completed the screening. There was anxiety in her voice. "Dad, I know you don't like salads, but you have to change your diet, you have to start walking and exercising. Dad, you have to change everything." What kind of news do you think they gave him? The end is closer than they thought.

As Christians, we know there is one big factor that makes a difference at the end. That factor is Jesus Christ. If we have trusted his death on the cross to be the payment for our sin, if Jesus is the great treasure of our heart, then when we die, we are ushered into the presence of Christ. The Bible says that apart from Christ, nobody will be in heaven. Apart from Christ everyone spends an eternity in hell. Most of us already knew that. But here is a question about our death that many of us can not answer. What happens to our stuff after we die? Pastor Kurt, of course I know what happens with our stuff, we leave it here. Hearses don't have ball hitches for U-Haul trailers because no one takes it with them. What if I told you this morning that according to Scripture, you *can* take it with you. In fact, the Bible tells us to live carefully and make sure we take our stuff with us into eternity.

When we die, I want us to take as much of the resources God has entrusted us with into eternity as possible. Don't enter eternity with Christ empty handed. Today, we will learn how to take it with us.

### Matthew 6:19-21

Many of us have a retirement savings plan. We have an IRA, a 401K, stocks and bonds. We are wisely saving and preparing for the 10 to 30 years of retirement when we will not generate income. That is a wise thing to do. But this morning, do you have a retirement plan for your eternity? Eternity is a long time and we are told to plan for it.

These verses give us some reasons why we should plan for eternity. Let's follow the flow of these verses as we study them together

**Why should I store up my treasures in heaven?**

**Storing up my treasures on earth is a poor investment**

The first century was no different from the twenty-first century. People were piling up their wealth just like we do today. They did it for the same reasons we do. A pile of money gives us a sense of power, it provides a sense of security for the future, money makes us feel important and successful.

In the ancient world, they accumulated wealth differently than we do. Their wealth was held in precious metals, precious possessions and clothing. Today, clothing is mass produced in China but in the ancient world, clothing was hand made so it retained its value. Fashions didn't change every year so things didn't go out of style. Girls, in the ancient world, you would be thankful to wear your mother's old clothes.

If your great treasures were precious metals and clothing, what would be your great fears? The moth, which would eat a hole in your clothing and reduce its value or the corrosion on the metal which ate it away, lowering its weight and therefore reducing its value. In the ancient world, people were worried about their earthly wealth dropping in value. Today, we don't store up clothing and precious metals for our savings account, but we still have the same problem. It is called depreciation. The assets we have, lose value. The burst of the housing bubble and the crash of the stock market reminded us of that.

The other problem they had in the ancient world were thieves. Banks in the ancient world were not as secure as ours today and many people didn't have access to a bank so they hid their wealth. It was common for people to dig a hole in the ground and bury their money. With so few security measures, wealth was often stolen. Today, we don't have to dig a hole in the back yard to protect our money. We have banks that rival Fort Knox in security but that doesn't mean we don't have thieves. They now steal through the internet and credit card numbers. Some thieves go so far as to steal complete identities. 3.7% of Americans are a victim of identity theft and sometimes the only way to stop it is to completely wipe the persons financial identity off the record. I have a friend who went through this and it isn't pretty.

So what is Jesus' point here? He is telling us to think about this. Saving money for your earthly future is a good idea but it is poor investment. Our earthly resources can depreciate and be stolen but the resources we relocate to heaven can not be stolen and they will not depreciate. Sending resources ahead for eternity is the safest and best investment option we have in front of us! How do we store up treasure in heaven? We give to the Lord and the growth of his kingdom

**Focusing on our earthly retirement is incredibly short sighted.**

Jesus gave another reason why focusing all of our financial preparations for our earthly retirement years is short sighted. It is found in Luke 12. He told the story of a rich man who had a great harvest and he didn't know what to do with it (which means he probably lived in Iowa). So the rich man decided to launch on a massive building campaign to build bigger barns to pile up more and

more stuff. He would be set for years to come and could retire early, live the American dream and enjoy the good life. Look what Jesus says happened.

“But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ “This is how it will be with anyone who stores up things for himself but is not rich toward God.”  
Luke 12:20-21.

This man had incredible potential to do some good for others or for building the kingdom, but all he could think about was doing some more good for himself. He squandered his opportunity to be rich toward God. He lost his opportunity to send the treasure ahead and relocate some of it in heaven for when he died. He thought he had years to go, but he didn't. He lost the opportunity to take it with him!

Let me clarify something. The Bible doesn't say wealth is wrong. Wealth is a gift from God that allows us to do great things for God. Jesus was not saying it was wrong for this man to be wealthy, he is saying it was foolish for him not to use some of the wealth in his eternity retirement plan by investing it to help other people and grow the kingdom. This man was not to renounce his wealth but to relocate it, to send them ahead in preparation for his dying day. Our eternal retirement plan is a better place to relocate resources than our earthly retirement plan. *Every cent we give to God is banked n heaven and is repaid by God to us in some heavenly fashion. Without depreciation, without loss.*

Now, I know some of us are thinking this doesn't sound right. It doesn't sound possible. I thought heaven would be the same for everyone. Not true! While the only way we will be in heaven is through our faith in Christ, *our experience of heaven will be different based on what we gave in this life.* I am excitedly looking forward to teaching a whole series on this in the next few years but for now, let me make a few brief points about how we are to use money to prepare for our eternity.

In the parable of the shrewd manager, Luke 16:1-13, Jesus tells us that each of us should carefully use our financial assets and opportunities to impact people for eternity, thereby making preparations for our own eternal future.

In the parable of the talents, Matthew 25:14-30, Jesus tells us we are each entrusted with different financial assets and opportunities according to our ability. We will be held accountable for how we invested them in this life. We are to prepare for the master's return by enhancing the growth of his kingdom by wisely investing the assets that he entrusts us with. If we invest them wisely now, we will be entrusted with much more later.

In the parable of the ten minas, Luke 19:11-27, shows that those with assets and opportunities here on earth will be judged according to our faithfulness in investing them in God's kingdom, and based on how well we do here, we determine the varying positions of authority we will hold in heaven. If this intrigues you look up 1 Corinthians 3:12-15, 2 Corinthians 5:9-10, Romans 14:10-12 for starters.

So this morning, many of us have earthly retirement plans that are good for 20 to 30 years, but most of us probably don't have retirement plans for eternity. We need one of those much more desperately than we need an earthly one.

For the balance of our time, I want to give you three principles to live by that will help us live now wisely preparing for eternity later. The next 30 minutes may be some of the most practical and significant financial advice you will ever hear. It involves around three words, memorize them, live by them. Be strategic, be generous, be debt-free.

## Principles to live by so I can store up for eternity?

### Spend Strategically

The Bible doesn't condemn wealth, but it says a lot about what we should do with it.

*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 Timothy 6:17-19*

Here we learn how we should handle wealth. What does it say? If you are rich, don't be arrogant about it. Don't be caught up in yourself and think you are someone special because you have wealth. Don't put your hope for the future in your wealth. Remember how uncertain wealth is (remember, we just talked about thieves and depreciation) but instead, put your hope in God.

So rich folks, which is most of us, be humble about your resources and don't put your hope for the future in your resources. Remember, in God we trust, not in our wealth.

Next, notice this phrase, "Who richly provides us with everything for our enjoyment." This may strike you as a curve ball. If you are wealthy, it is OK to use some of those resources for enjoyment. God is not against us experiencing pleasure in life. God richly provides for our enjoyment.

Keep reading, here is the kicker. How are we to enjoy those resources? We are to do good with those resources, to be rich in good deeds, to be generous and willing to share. Do you have a cabin on the lake? Will you be gone during the summer? Do you say, it is my cabin, nobody is going to use it or do you say I want to use it to bless a brother in Christ who could never afford it and allow them to stay in it for free when I am gone? Do you have power tools you can share? Do you have a boat you can safely let others use? Can you help a fellow farmer with an implement you have which they need? We are to use our resources and riches to minister to others and in doing so, we lay up treasure in heaven. God may not call all of us to divest ourselves of our wealth, but he is calling us to strategically use our wealth to lay up treasure for eternity.

We are not to just *use* the things we already have strategically but we are to be strategic about the things we *purchase*. When I first gathered my notes I originally called this section, simple living. I was planning to challenge us to live with less. As I thought about that, I don't like that term. I think it sends the wrong message. When I think of simple living, I think of the Amish. They plow with a horse rather than a tractor, they burn candles instead of using electric lights. Is that what God desires of us? A simple life of horses and candles? I don't think so. Who can give more to the cause of world missions this year, the farmer who farms simply with a horse or the farmer who strategically farms 10 times more land with a tractor? Simple living is denies the tools and time saving conveniences God put at our disposal. Strategic living embraces the tools and conveniences God puts at our disposal to strategically use them to advance the kingdom of God. But many times strategic living is simpler living.

Strategic living is making the right purchases to advance the kingdom but living simply in our own kingdom so we can give more to advance God's kingdom. A bigger house, the newer car, fancier clothes may not be the most strategic use of to advance God kingdom.

Strategic living is living simpler in the areas of excess so we can free up more resources to invest for the kingdom of Christ. Write this down, *to send treasure to heaven, I MUST live below my means now*. There are only two ways to make that happen. To send resources to heaven we either need to make more (most of us can't do that) or we need to spend less. Strategic living is not denying everything, but denying the right things.

### **Give Generously**

Strategic simple living allows us to be generous. How much generosity toward the church and the growth of His kingdom should we have in our life? Last week we learned the difference between tithes and offerings. Offerings are special gifts for special needs over and above our tithe. The tithe is a Hebrew word that means, "tenth". We first find it in Genesis 14:18 when Abraham wins a battle and gives a tithe of the spoils to a priest named Melchizedek. The concept of a tithe continues to develop in Scripture and it becomes a redemptive principle of always giving God 10% of what he has given to us.

By the time of Moses the concept of a tithe is reinforced and codified in the laws given Moses from God. The God's laws remind the people they were always to give the *first* 10%. That is the first-fruits offering of the land. If you examine all the laws of Moses you find the Israelites actually gave around 23% of their income through different types of tithes. This is because some of their tithes involved the civic responsibilities of running the nation, today we call them taxes.

Over time, what do you think happened with people paying their tithes? While early in the Israel's history people gave their tithes joyously and out of thankfulness to God, by the time the book of Amos people were still giving the tithe but they were no longer doing it joyfully. Their gifts to God were an obligation. While the money was still coming in, God wasn't happy with their

attitude. When you don't want to give, what eventually happens to your giving? It stops! By the time we get to the last book in our Old Testament, the book of Malachi, the tithe was no longer given. How do you think God reacts?

“Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me. Malachi 3:3-9

When people chose not to give to God, God considered it direct robbery from Him. Those are sobering words. God cursed their lives because they weren't tithing joyfully. That isn't a good way to go. According to Amos, giving to God is something we *should* joyfully want to do. According to Malachi, giving to God is something we *must* do. I am concerned for some of us this morning. Not giving to God is robbing him and he *will not* bless those who do not honor him. If you blow God off in this area, he will curse your life. Did anybody not understand that?

When we get to the New Testament, a funny thing happens. The motivation and formula for our giving changes. In Matthew 23:23 Jesus endorsed the concept of tithing affirming its goodness, but there is no explicit mention of tithing beyond that. So while Jesus says tithing is a formula we *can* follow, but it is not given as the formula we *should* follow. So how much are we to give?

There is a completely different type of giving talked about in the New Testament. We will talk about it more next week. It is called *grace giving*.

But 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 Corinthians 8:7

Why is this called “the grace of giving”? Because everything we do as Christians is done as an expression of our gratitude to Christ for his grace toward us. Our financial offerings are not to be sterile, mechanical 10 % payments like a writing a mortgage check. Our giving is an expression of God's grace to us.

In 2 Corinthians, Paul was telling the Corinthians about the church in Macedonia. He used the Macedonians giving as the example for the Corinthian church to follow in their giving. The Macedonia church was very poor but they insisted on giving to the Lord. Why did they insist on giving? Because their hearts were filled with gratitude for what Christ did for them. How much did these poor Macedonians give?

For I testify that they gave as much as they were able, and even beyond their ability. 2 Corinthians 8:3

Their hearts were so thankful for Christ they gave to the point of falling short on their essential needs. I wonder what percentage that was for them? It is hard for us to imagine what percentage that would be for us this morning. I think it would be well over 10% for most of us.

Here is the dilemma. How much are we to give? Is OT tithing to be the rule for our giving? Yes and no. Tithing is entry level giving. It is a great starting point. Do I believe if we are not giving 10% to God we are robbing him and God will work against us rather than for us? Yes. On the other hand, if we are giving 10%, that doesn't necessarily mean we are pleasing God with our giving. Remember, in the NT, our giving is an expression of our gratitude to Christ. For many of us, 10% is a weak expression of gratitude because we don't even miss it.

Those who love money need tithing to get them started in their giving. But those who are legalistic can also use tithing as a rationale to not give more.

As I said last week. Tithing is like training wheels for givers. If you are a new Christian and are looking for a way to manage your finances, figure 10% is entry level giving. Take another percentage and set it apart for an offering. Take the next 10% and put it in savings and commit to surviving on the rest.

Most of us are much more mature spiritually and we should be clearly in the grace giving category because the more mature we are, the more appreciative we are for what Christ has done for us. Where are you at this morning?

If you say you can't afford to tithe, then ask yourself, "*If my income were reduced by 10% would I die?*" If not, then give.

What have you laid up in eternal investments this year? All of us will be a little closer to needing to draw on our retirement assets for eternity next year. Remember, giving to God is not giving money away, it is sending it ahead for heaven. Whenever I talk about this subject the question always comes up, What about stock increases, profit from selling a house or from an inheritance. Do I have to tithe on them? That is the wrong question. The right question is, "How much do you want to send ahead for eternity?" Do you want to be rich now, or later?

### **Live Debt Free**

Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law. Romans 13:8

The rich rule over the poor, and the borrower is servant to the lender. Proverbs 22:7

One of the biggest enemies of generosity and giving is debt. I recognize some debt is more harmful than others. Debt on depreciable assets like furniture or a car is an especially bad idea. Debt on something like a home is not as bad but as we learned this year, even homes depreciate.

I don't know if this is true for our congregation but the average American spends 25% of their income paying off outstanding debts, primarily on credit cards. Why can't many people give to God? Because they are paying so much money to lenders. Don't buy, learn to wait and pay cash. For some of us the most God glorifying thing we can do is go home, turn the oven to 400 degrees,

put our credit cards on a cookie sheet and fry those little demons to the glory of God.

It is not just personal debt that is bad but church debt is also not a wise thing. Next week is our special one time offering for our Count Me In campaign. We are prayerfully hoping that as each of us gives a special one time gift, one year pledge or both; we will receive an offering of \$260,000 or more to eliminate our debt and free resources for ministry.

I know most church growth books say borrow money to build now and God will bring the people to pay it off later because many people do not see church debt as a bad thing. The Bible tells us of three major building programs. Each was financed directly by up front giving. Although there were money lenders in the Old and New Testament times, we don't see a single example of a New Testament church or ancient Israel borrowing money to accomplish God's work. It was always done on a cash only basis.

Combine that with the stacks of warnings against debt in the Bible and you can make a pretty good argument for a church needing to get out of debt as fast as possible. In case you are wondering, yes, our debt is stopping ministry.

Personally, I have friends in Michigan who are pastors, who built big buildings all on credit with hopes the church would grow to pay the mortgage. Michigan was hit hard by our economic slow down. What were the results? The churches are cutting ministries, they are letting pastors go, all staff are taking across the board cuts... because the mortgage must be paid.

We are not in that situation, but our debt, like a python, is constricting a significant amount of ministry. Next week is an incredible opportunity, not to lose one penny of our earthly retirement but to relocate some of our resources into our much better retirement plan that will last forever. The master is wondering will we invest his money for a good return.

## Conclusion

In 1922, Harry Burton uncovered the grave of King Tut. Buried with him were chariots, tables, chairs and tons of gold because they thought he could bring it all with him.

Let me contrast King Tut with a little known man named William Borden. He was born in 1904 and was worth millions as heir to the Borden family fortune. While on a trip around the world for his 16<sup>th</sup> birthday, God moved his heart to use his life and wealth to share the good news of Jesus Christ in the Muslim world. Some thought Borden was out of his mind, as a graduate of Yale and Princeton, he had a brighter mind than his detractors. While only in his early twenties, he began giving away the vast family fortune for the cause of missions. At age twenty-five he traveled to Egypt to study Arabic in preparation for reaching the Muslims. While there he contracted spinal meningitis and died in less than 4 weeks. An incredible life tragically snuffed out. Many of us think, what a waste of a life and what a waste of a fortune. William Borden didn't feel that way.

Shortly before he died he summarized his feelings about life in the front of his Bible. "No Regrets".

Who took their vast fortune into eternity? King Tut or William Borden?  
Which man are you like?

## Buried Treasure – God’s Promise to Givers

Sign Title: God’s Promise to Givers

June 28, 2009

This series of studies on money is exciting! Every week people tell me how much they are learning. Let’s take a moment to review what we learned.

Three weeks ago we learned not to find our identity in our money. Don’t use net-worth to boost a sense of self-worth. The only thing that counts is what? Our God-worth. Who we are because of Jesus Christ.

Two weeks ago we looked at the parable of the talents and learned a talent is a denomination of money. The message of the parable is that God entrusts us with different amounts of money based on his assessment of our ability to invest it for him. Our money is not our money. It is God’s money. All we are is Fed-Ex drivers. We need to get God’s money where he wants it going. When Christ returns, we will need to give an account of how we invested God’s money for God’s kingdom.

Last week we learned something even more shocking. When we die, we can take it with us. In fact Scripture commands us to lay up treasure in heaven for our eternal retirement plan. Our eternal retirement plan is the best investment opportunity available.

This morning we will learn something even more shocking about the relationship between God and money. Before we do that, I want to take a moment to pause and let you know I can identify with you. For most of us, this offering will not come from our regular weekly income but this is an offering from our nest egg, our savings. It is an offering from money we strategically laid up to provide for our future needs. I want you to know that I understand. Giving generously and sacrificially from the backup fund, is a scary thing to do because that is our safety net for the future. I know most of you are wrestling with this same concern, just like I am. That is why we are looking at this passage.

### 2 Corinthians 9:6-13

I want to break these verses apart into three sections. There is a principle for us to know, a procedure for us to follow, and a promise we can rely on.

**The Harvest Principle: We will receive in proportion to what we sow.**

**Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 2 Corinthians 9:6**

This is a principle in God’s economy. It sounds like a really tele-evangelistic, almost selfish. We will get back from God, in proportion to what we give to God in this offering. This is the part that freaks me out. This is not a tele-evangelist talking, this is not a high powered fund raiser, this is our Bible!

In Iowa, I think most of us understand the harvest principle. If you plant 5 acres of corn, don’t expect to harvest 10. Expect to harvest in proportion to what

you plant. I don't know how much it costs the farmers to plant corn and beans in a field but I suspect it is a costly proposition. Every spring farmers literally put thousands and thousands of dollars in the ground to rot. If it didn't work, farmers couldn't go back to their field and pick it up again, they plant the seed and lose it. But... at the end of the season, they receive back in the harvest much more seed than they put in the ground BUT they always receive back in proportion to what they put in the ground.

That is the same way it is in our giving to God. When we give to God, we will always receive back from him more than we put in, but we will also receive back from him in proportion to what we put in.

Is Paul trying to convince people to give tithes to church? No, this is not the tithe, this is over and above giving for a special need to the sake of the kingdom.

This special offering will come out of the Corinthians retirement funds and Paul says, "I know you are scared to touch that nest egg but as you give, remember the harvest principle, you will get back from God, in proportion to what you give to God." God promises that. It is not you might get back but you will get back!

Now lest some of us misunderstand this, God is not saying, give to me and I will give even more to you so you can give more to yourself in the end. God is saying, give to me, I will return a greater portion to you so you will have your needs met and you can give even more to my kingdom.

The harvest principle wasn't Paul's idea. It is seen throughout Scripture and even Jesus teaches it.

Give and it will be given to you: A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. Luke 6:38

Did you ever open your cereal box and find it was only half full. You read the side and it says, this product is sold by weight, not volume, contents may settle during shipping. Your captain crunch settled, it packed together. Jesus says, you give to God and he will give to you, packing every bit he can into the scoop, not leveled off like you were measuring flour for baking a cake but heaping to the top.

This is just another way to state the Harvest Principle. State it back to me. That is the bottom line I want you to get. God has a different math book. We look at our check book and say, I can't afford to give, the math will not work. God says, you can't afford not to give. If you give to me, I will give to you with greater abundance than you gave.

We say, God, you meet all my earthly needs and I will give out of the excess, you go first. God says, no, you go first, you do the giving to me and then I will give back to you and meet your needs.

I have talked with some people who say, I would love to give to the church but I have debt. It would be irresponsible for me to tithe and especially irresponsible for me to give over and above my tithe until my debt obligations are met.

News Flash! The first ten percent of our income isn't ours to give to God, it is God's and to keep it is stealing from him. So don't put yourself in a position of stealing from God, even if you are in debt. Secondly, the principle of the harvest says, you give to me and I will return to you more than you ever gave and I will return to you in proportion to your gift.

Here is a question I want you to ponder. What is the best way to get out of debt, save everything and put it toward the debt OR pay our tithe, and be generous to God with additional gifts as we look to God to meet our needs. I know the tension you are feeling. God's math is not our math. What would the harvest principle say. It is not my idea, it is God's.

### **The Procedure: Deciding how much to sow.**

One of the difficulties of apply the harvest principle in our lives is we wonder how far God wants us to take this. Should we drain our entire bank account? Maybe? For the Count Me In offering, should we give \$1,000? Should we give \$10,000? Should we give \$100,000? The Harvest Principle encourages us to give more, but how much more?

Thankfully, the Scripture gives us guidelines. God is not calling all of us to give everything to the growth of the kingdom. He may be calling some of us to do that. If we do, that is OK, God promises we will receive back from him a harvest in direct proportion to what we sowed.

### **Give Thoughtfully.**

**Each man should give what he has decided in his heart to give... 2 Corinthians 9:7**

The gifts we make today should be deliberate decisions based on prayer and planning. The amount we give today should be something we thought about and God's spirit led us to give the amount.

One of the things that bugs me when I go to a Christian concert is that after enjoying the music and being caught up in worship, all of a sudden the Christian artist transitions to talking about the starving children in Africa. Pictures of the dying children are on the screen. Your heart was already softened from the music and now you are fighting back the tears and feeling guilty for living in America and they say, we are passing the offering plate right now. Give and make a difference. You have \$10 in your wallet, you don't want to give the \$10, you are so moved you want to throw in your credit cards, your new Nike high tops and your ipod because you were moved in a moment of emotional vulnerability. Paul says, don't give that way. That is immature giving! That is *not* the kind of giving we do in the church. Not that learning about starving kids in Africa is wrong but our giving is led by the Spirit of God, not the emotions of the

moment. We don't manipulate people. It is between you and God. Give what God wants you to give after you pray about it. Just remember, the harvest principle, will work. God will give back to us more than we give to him.

It used to crack me up when I went to a Christian college where the dormitories were named after people who gave big donations to the college. When you give money so you can have your name on a building, according to Scripture, you just voided your eternal reward!

“So when you give to the needy, do not announce it with trumpet, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. Matthew 6:2-3

We didn't start with any large public gifts because we didn't want to take away your eternal reward and we will not be manipulative. This is between you and God. It is an offering you give based on what God lays on your heart. Just remember, you get it back in eternity!

### **Don't give reluctantly**

Many organizations (even Christian ones) belong to the crisis of the month club. They try to guilt us into giving. If you don't give this month, the liberals will take over America. If Oral Roberts doesn't get enough money for his prayer tower, God will strike him dead.

The reasons some organizations, are part of the crisis of the month club is because they can't financially survive without guilting people. So people reluctantly give. If that is how they survive, let them go under. God tells us, don't give more than God wants you to.

### **Don't give under compulsion**

If you don't feel good about giving a particular financial gift, don't give it. If you feel pressured to give more than God wants you to give, don't do it! One of the things I have tried to do in this series is to teach us what the Bible says about giving but not guilt anyone or put anyone under compulsion to give. In fact, if you feel you are giving to the count me in offering under compulsion, Don't Give! God doesn't want us to give out of compulsion. However, if the compulsion is not from me or another human being, but from God, that is different, I would encourage you to listen to that.

### **Give cheerfully**

This is really important. The Greek work for cheerful is *hilaros*. It is the word we get hilarious from. God loves a hilarious giver. You know how God wants us to feel this morning. He wants you to be saying, "Pastor, I just wish you would finish talking because I am so excited to get to the offering! That is the best part of the service!" We are to give because we want to, because we love to give to God because our hearts are filled with thankfulness for Jesus.

## **I give to what I love.**

Let me give you an example of cheerful giving. I just purchased the new iPhone 3GS. I went to Minneapolis to wait in the lines for the opening day when the phone was released. I had no problem putting down a few hundred dollars for the new iPhone. To be honest, I didn't mind paying for it. Why? I love my iPhone so I had no trouble spending money on it.

It is the same way with God. When we love him and the advance of his kingdom is what is precious to our heart, we will have no problem giving to it. We will even love to give toward it. Our money is spent on what we love.

## **Look forward to the givers reward**

Now, I don't like the idea that we should give to God to get from God, but that was the harvest principle we saw earlier. When we give generously to God, he will reward us by giving us more to give. The truth I think we have more of a hang up about living for a reward than God does. The doctrine of eternal and even temporal rewards is throughout Scripture. God loves to reward those who honor him. So we can give cheerfully knowing God will reward us.

## **The Promise: God promises to meet the givers needs**

**And 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. 2 Corinthians 9:8**

What word occurs 4 times in that verse? The word "all". It doesn't say God will take care of us some time, he will only look after some of our needs. It says ALL things. Does that include doctor bills? Does that include mortgage payments? Does that include school payments? God promises that if we give to him, he will take care of all our needs.

**And my God will meet all your needs according to his glorious riches in Christ Jesus. Philippians 4:19**

Earlier we learned that in writing to the Corinthian church, Paul was using the giving of the Macedonian church as an example for the Corinthians to follow. The church in Philippi was one of those churches in the Macedonian region. They were a poor church who gave generously, sacrificially and even beyond their ability. What does Paul tell them? He goes right back to this promise. You gave sacrificially to building the kingdom. God promises he will meet your needs.

As we give this morning, remember these promises God makes to givers. 1) God promises to meet the givers needs. 2) According to the Harvest principle, God promises to return to us in proportion to what we sow for the kingdom.

Giving is all about trust. We are willing to trust God when we face eternity, but are we willing to trust him when it comes to our money? God wants us to know without a shadow of doubt that we can trust him and that he will take care of us when we give.

When I was in seminary we learned the arguments for the existence of God. How can we prove God exists? There are arguments like the teleological argument, the cosmological argument, the ontological argument all kinds of philosophical proofs that God exists. But the Bible doesn't tell us to use any of them to prove he exists. There is one time in the Bible where God says, "Here's how you can prove I exist." God says, I will prove to you that I exist when you give..

Bring your whole tithe into the storehouse. **Test me in this, says the Lord, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.** Malachi 3:8-11

This is God's version of the Pepsi challenge. He says, "I dare you!" See if you can out-give me. Just try it! I promise to take care of the needs of my givers and I promise to give back to them more than they ever gave to me. Imagine that! God tells us to test him! He tells us to try and out-give him!

### Conclusion

What incredible promises from God sit before us this morning as we prepare to give. 1) He promises to provide all the needs of those who give to him 2) He promises to give back to us more than we ever could give to him (yes, this passage is talking about money). 3) He asks us to test him. He says, I will prove to you I exist and am in charge of everything.

In a moment, we will move from information to application and get our chance to give! But before we do that, I want us to focus our heart around the greatest gift ever given us by the greatest giver of all, our heavenly father.

After this final message, the church took a one time special offering attempting to retire their mortgage of \$260,000. In an amazing moment of seeking to lay treasure in heaven, the congregation gave \$187,025.25!

*"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. 1 Chronicles 29:14 (NIV)*



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