

## **"Giving to God What Is God's"**

Every year, on the weekend prior to making our financial commitments, we've made it a practice to talk about what it means for us to be stewards of the financial gifts we've been given, how it is God wants us to use our money as Christian people.

Now, for many, this is one of those topics they'd prefer not to spend too much time with or, better yet, would chose to avoid altogether. We haven't done that (over the years) and we're not going to do it this year. Jesus spoke more often about the use of our money than he did about prayer, or about heaven and hell. It was an important topic (for Jesus) and so, (as his followers), it needs to be for us as well.

A number of years ago there was a book called The Joy Of Cooking. (Remember that?) After that there was a book called The Joy Of Flying. After that there was a book called The Joy Of Sex. Raise your hands if you bought that book. (Just kidding!) Not long after, I read an article called "The Joy Of Debt." Can you believe that! The joy of debt.

It said, "Being in debt is where it's at. If you're not in debt, you missing out."

When I read it, I thought to myself, "Who are they kidding?" Nothing causes more problems, more worries, more stress, more difficulties than being under financial pressure. God doesn't want that to happen to us. He wants something better.

This year I want to talk about giving back to God what belongs to God. Jesus said, "Give to Caesar the things that are Caesar's, and to God the things that are God's." Today I want to talk about how we can plan to be good and faithful stewards. I want to be very practical, because, the reality is, if you don't learn to manage your money, it will manage you.

Now, some of you are doing this well already; others, not yet. I want to be very practical this morning, by giving you five rules to follow when it comes to the use of your money. Principles given to us in the Bible that tell us very clearly what God wants us to do with the treasures we've been given. Five rules to follow.

For all you football fans, this is God's nickel defense for keeping your money priorities straight. And (the truth is) you have to take all five if it's going to work. All five are needed. You can't leave any one out. Let's take them one at a time. Here we go.

Rule #1: If you're going to plan your giving, you need to start by keeping good records. You need to start by keeping good records.

The Bible says, "Riches can disappear fast, so watch your business interests closely. Know the state of your flocks." Now, when that verse was (first written), nearly everybody was a shepherd, so their assets were tied up in things like cows or sheep. The Bible says, "You need to know your assets." You need to know where your money's going. The starting point is being aware.

Have you ever said to yourself, "I just don't know where all my money goes!" If you have, you're in trouble. You need to know. You need to keep good records. People say money talks. Do you know what? It doesn't talk. It just leaves real quietly - kind of sneaks away.

There are a number of basic things you need to know. Listen carefully. I need to know what I own. I need to know what I owe. I need to know what I earn. And I need to know where it goes. Write it down. Keep a record. You need to know.

Now, some of you say, "I don't have time to write it down. I don't have time to keep good records." Let me ask you something. Do you have time to worry about your money? What it is you have? Where it's going? Most people, if they used the time they worry about their money, writing good records, they'd have a lot less to worry about. The first rule is simple. Keep good records.

Rule #2: Plan your spending. Plan your spending. Let's be realistic folks. If you're going to give back to God what belongs to God, you need to have financial goals and stick with them. You really do. You need to know where you're going. You need to have some financial goals for the coming year.

The Bible says, "Plan carefully and you will have plenty. If you act too quickly, you'll never have enough." Now that's a great verse. What it's saying is that our ability to give back to God what belongs to God is not determined by how much we make, but by how we spend it. If you're going to give to God what belongs to God, if you're going to stay out of debt, you need to learn to plan your spending.

I read a while back that the average American spends five hours a week in shopping related activities. Now, that sounds like a lot to me; but maybe not. I also read that the more educated you are the more you shop. That means we

probably have some good shoppers here this morning, don't you think?

Now, the Bible says, "If you act too quickly, you'll never have enough." What's it talking about? It's talking about impulse buying - about acting too quickly. In other words, "I see it. I want it. I have to have it. Right now!" (Any one relate?)

You tell me. Why is it that when you drive by Kentucky Fried Chicken at dinnertime, you can always smell Kentucky Fried Chicken? I'll tell you why; because they open their windows and blow it out onto the street. They want you to buy it right now, at the very moment you drive by. Same thing when it comes to clothes, or jewelry, or the latest set of golf clubs, or the new Bass Pro! (Did I strike a chord?)

There's a word they use to get you to do impulse buying. Do you know what it is? It's called "sale." Sale. Many people cannot resist this word. If it's on sale, then I need to buy it now. I have to have it right now. Look how much I'm saving. It doesn't matter if you need it, if you've planned to buy it, just look how much you've saved. The myth goes something like this: "If I don't buy it now, it'll cost more later. Therefore, I'd better buy it while it's on sale."

Now, don't misunderstand. There is nothing wrong with sales. I look for them myself. But if you're not planning to spend it, if the money isn't there, a sale doesn't help you. At least not when it comes to giving back to God what belongs to God.

People say, "I can handle it. I'm not hooked on my credit cards." Who you trying to fool? You know as well as I, you get in debt and soon you're hooked. And when you become so overextended in credit, you don't have anything left for God. It can happen with shopping, with a new car, with buying a house.

How do you break this habit of impulse buying? How do you spell relief? You spell it "budget." (I'm not telling you anything you don't know.) Budget is simply a word for planned spending. You need to have a budget. If you don't, you're headed for trouble. A budget is telling your money where you want it to go, rather than wondering where it's gone. I want it to go here, and I want it to go here, and I don't want it to go there.

The Bible is very practical. Keep good records and plan your spending. Write out a budget. If you're married, it should be a mutual decision. You need to pray about it and ask God about it. Ask for wisdom.

Rule #3: Save for the future. Save for the future. Again, from the book of Proverbs: "The wise man saves for the future." That's the opposite of the foolish man who spends everything he gets.

Did you know that the average Japanese saves 25% of his income? The average European saves 18% of his income. But the average American saves less than 5%. How come? We spend it on everything right now. I want it now! "I'm going to live within my means, even if I have to charge it!"

I'm trying to be practical this morning. The Bible says, "He grows rich who accumulates little by little." It's talking about savings. You need to set some savings goals. You need to set some spending goals. You need to set some giving goals. Know where you're going with this.

"Consider the ant," the Bible tells us, "how industrious he is. He stores up little by little in the summer so that when the winter comes he's not devastated." I'll tell you something: we can learn a lot from the ant.

This past week I read that many of us so-called "Baby Boomers" are going to be worse off in retirement than our parents. How come? Because we haven't saved enough money. It also said that this next generation is not starting out much better. You can't start this too early. You need to save.

And so, in order to save for the future, to get away from impulse buying, you need to learn to follow rule #4, which is very simple. Enjoy what you already have. Enjoy what you already have.

Now, this is the whole idea of being content, and let me tell you something, this is being violated all over America, but especially in California. In this part of the country, for all kinds of strange reasons, people have bought into this idea that having more will make you more happy. Isn't that true? The more you have the happier you'll be. That's not true, but that's what many people think. And it's easy to get sucked into thinking it if we're not careful.

Let's be honest. Things never permanently satisfy. Did you hear that? Things never permanently satisfy. They don't.

Now, they can make us happy for a while. Sure they can. But sooner or later it wears off. And that's why if you look for happiness in things, you'll never find it. It's not there. The Bible says, "Be content with what you have." Be content with what you have.

Did you know that it's possible to get so busy with getting more that you don't have time to enjoy what you already have? Sure you do. You need to have that bigger, newer model, and so you overextend yourself to get it. And then you have to work your tail off to pay for it. And then your home life begins to deteriorate because you're so busy making a living that you have no time left to make a life. (It happens all the time.)

And then, what happens is, we rationalize it with this phrase, "It's only temporary. I know we're really hustling right now, and we're trying to make the mortgage payment, but all of this is temporary. One day things will settle down."

Who are you kidding?

Everybody look up here for a minute. (Here's how it works.) A temporary habit becomes a permanent lifestyle. Do you know why? Because your yearnings will always exceed your earnings. Your yearning power will always be greater than your earning power, so you'll always be wanting to get to the next level. It's not a temporary situation. You're setting yourself up for a permanent lifestyle of a hectic life. Learn contentment.

If I let my giving to God be dictated by what I have left after getting everything I want, I'd never give a nickel to God. There is always more month than there is money. Have you ever noticed that?

If we let our desires to accumulate control our giving to God, then we have it all backwards. Our standard of giving should always determine our standard of living, and not the other way around. Rule #4: enjoy what I already have.

Rule #5: Give my tithe back to God. Give my tithe back to God. Now, what's a tithe? A tithe is ten percent of what we make. Tithing is the principle of giving the first ten percent back to God.

Now, why ten percent? I don't know. That's what God said. He could have said fifty percent. He could have said eighty, ninety. But obviously he doesn't need my money. He doesn't need your money. God doesn't need money.

And so why does he say give ten percent back to God. Because he wants what it represents. Because what it represents is you, your life. Just think about it. You spend most of your time earning it, making it, saving it, spending it, investing it. Money defines your life. And so he says he wants the first of it, ten percent off the top before anything else.

The Bible says, "Honor the Lord with the leftovers of all of your income..." No, it doesn't say that. It says, "Honor the Lord with the first part of all of your income, and he will fill your barns to overflow."

It's simple, folks. Don't miss the point. If you want God to bless something in your life, put him first in that area. If you want God to bless your family, put him first in your family. If you want God to bless your career, put him first in your career. If you want God to bless your finances, put him first in your finances. If you want God to bless your time, put him first in your time. Whatever you put God first in, God has promised to bless.

That makes sense, doesn't it? He's God. He wants to be first. He says if I honor him with the first part of my income, right off the top, if I take that ten percent and give it back to God out of gratitude for what he's already given me, and in faith say, "I believe you're going to take care of me in the future," it's really an act of trust saying, "God, I trust you." If I don't tithe, I'm saying I really don't trust God. I don't think he can help me make it on the ninety percent and make that go further than if it were a hundred percent.

Now, I know this gets personal. It's supposed to be personal. I don't know what's happening in your life, but I know it works. Mary and I have been doing it from day one in our marriage, (we've gone beyond a tithe), and he's never let us down.

Now, it's not always easy. It takes sacrifice. There are things you can't do if you do it. But we've always had what we needed; not always what we wanted, but what we needed. God has never let us down. It's simple. Whatever you put God first in, he promises to bless.

I'd challenge you (this morning), that if you're not tithing, to start. Take God at his word and put him to the test. It's the only place in the Bible where God asks us to test him. He says, "Test me." Take him up on it. Do it. See what happens, whether or not he keeps his word.

But don't misunderstand. You can't go half way and expect God to respond. All five of these principles are important; all five, if you're serious about giving back to God what belongs to God. Because maybe you're keeping good records, but you don't have a plan for your spending. And maybe you have a plan, but you're not saving enough along the way. And maybe you're saving, but you're not giving God what belongs to God. You need to go after all five. All five are important. God's nickel defense for keeping your money priorities straight.

Now, I told you I wanted to be practical this morning. Let me close with a few practical suggestions for the coming year. (Very quickly.) #1: Make a pledge and stick to it. Make a pledge and stick to it.

Now, why is making a pledge important? Because it says to God, here's my commitment. Here's what I'm promising to give. Here's my financial response to the blessings you've given me in my life.

You and I make financial pledges all the time, to all kinds of things. We need to do the same with God. Put it down on paper. In that way, it becomes more real. And then, every week, whether you're here or not, set it aside, first fruits, right off the top. Make a pledge and stick to it.

#2: Pray before you decide what to give. Pray before you decide what to give. Talk with God about your giving. Talk with God about your life. Seek his guidance first, before deciding what you're going to do.

Rather than saying, "Well, I gave so much last year. I'll give a bit more next year." Instead of doing that, spend some time in prayer. Talk with your spouse, talk with your Maker. Seek God's guidance before setting an amount. Pray before deciding what to give. It's that important.

And #3: Step out in faith. Step out in faith. Do you want to know what I believe? (I've been here for quite a

while.) Do you know what I believe? I believe the tithe should be, for the Christian, not the goal toward which we move, but the starting point from which we grow. Not the goal toward which we move, but the starting point from which we grow.

I'll tell you why I believe it. Because for most of us, it's the place where we need to start making different decisions in order to do it. It's that level of giving where our priorities need to change in order to pull it off.

But that's exactly why we need to do it. It's exactly what God wants to happen in my life, in your life. God wants you to make a sacrifice, to step out in faith in the commitment you make in your giving. And not because God wants your money. Don't misunderstand what tithing is all about. God doesn't want your money. There's no reason in the world God would want your money. God owns the whole world. He holds all of creation in his hands. God doesn't want your money. He wants what it represents. Because what it represents is you and me.

Three suggestions for the coming year: Make a pledge and stick to it. Pray before deciding what to give. And step out in faith. Giving back to God what is God's. That's the challenge and it's filled with promise. Don't miss out. Let's pray.

Gracious God, we thank you for the many blessings you give us and for the ways in which you have promised to provide us with the things we need. We pray for faith, for a willingness to take you at your Word and trust what you have said. We pray for wisdom, as we seek to be your followers, and for guidance as we strive to respond as we should. Help us to trust in your promises and to know that when we place you first, take steps in our lives to honor you in our giving, that you have promised to honor those steps by providing us with all we need. Help us to trust. Help us to be content. Help us as we return to you what is truly yours. In Jesus' name. Amen.