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Wealth (Part 3)



Toward a Radically Christian Counterculture - Steve Gregg

Steve Gregg discusses the Christian perspective on wealth in this lecture. He emphasizes the idea that Christians are stewards who manage God's possessions and not the ultimate owners. In the sense of community, members are expected to care for one another and distribute their wealth according to the principles of Christian giving. Gregg asserts that financial decisions must be guided by considerations of faith and responsible stewardship, as our treasure is not in worldly possessions but in our eternal kingdom.

Transcript

This is our third session on the subject of the Christian's view and use of wealth, and it will not be our last. I have a feeling there will be at least one more. I'd like to cover it more quickly, but I just don't see any way to do so.

It's a very large topic, large in Scripture. Money, wealth, the issue comes up early in Scripture. The first mention of gold is in Genesis 2. The first mention of the creation of wealth is in Genesis 3. And we find all the way through the Bible, including the New Testament, no less emphasis on the subject.

I once heard a commentator point out that when Columbus came over and discovered the civilization of the, whom he called the Indians over here, he was struck by the fact that although they had been culturally isolated from Europe, probably forever, if not forever, at least for thousands of years, that it was interesting there were three things that their culture shared in common with European culture. Three things that would not suggest themselves necessarily by nature. Things that, as a Christian, I might say, probably stem back from the Garden of Eden, from which all cultures spring.

But one of those was a belief in God. Columbus was surprised to find that the isolated Native Americans had a belief in God, not exactly the same as ours. But that's one of the things they had.

Another was a belief in marriage, the institution of marriage. And the third was a valuing of gold, which is rather interesting. I mean, gold is pretty, as anyone can tell, but not all would know of its value or of its rareness.

And yet, those are things that seem to be fairly universal among human beings. As I said, gold is first mentioned in Genesis chapter 2. It is last mentioned in, well, in the streets of gold, in the New Jerusalem, in Revelation chapter 21. And there's plenty of gold in between, because gold is something that has value, and the Bible has things to say about it.

Now, I'm not here to talk about gold so much as wealth in general. And as we pointed out in our previous lectures, some of you were not here for those, so I'll bring you up to speed. I'm just using the term wealth to refer to anything that has value or that is valued.

It might refer to gold or money or land or real goods or anything that makes one person have an advantage over others in terms of his material possessions. And we've been observing that while the Bible definitely affirms an ethic of private ownership in the sense that no man is at liberty to encroach on the property rights of another man in terms of our human relationships, personal property, private property is a biblical concept, hence the commands against stealing and so forth. Yet, to the Christian, there is another perspective additional to this, and that is that we have been bought with a price, we belong to God, and all that we have belongs to God.

In fact, not only all that we have, but all that exists in the world belongs to God. It says in Psalm 24, the earth is the Lord's and the fullness thereof. That means everything in the world is the Lord's.

And while we accept in terms of human commerce the concept of private property, as Christians we have come to acknowledge what other people have not acknowledged, and that is that God really owns everything, our persons and our possessions. And what the New Testament teaches us is that as possessors of some of God's possessions, we are in the role of stewards, a steward being a man or a woman who manages the property of another owner. We have the nearest analogy to that in our society probably in a business manager.

Let's say somebody owns a small shop or a restaurant or something like that. It is owned by one person, but in many cases it would be managed by another, one who is hired by the owner to manage it. And that manager on a day-to-day basis acts as if they were the owner.

They can hire people and fire people as if it was their business. They can decide to have a sale or not to have a sale. They can decide to buy extra of this anticipating an increase in demand, or they make all kinds of discretionary decisions as if they were the owner.

They act as if the authority of ownership is theirs, and in a sense it is. But all the while they do this, they realize that they are not doing this to further enrich their estate, but the estate of the actual owner. The manager probably gets the same salary whether the

store has a good month or a bad month, but the owner is enriched by a better month.

And the owner will keep that manager in their position as long as that manager is enriching the owner. If the manager is losing money for the owner, then that manager will soon find that he doesn't own any of the things that he is managing, and he will find himself replaced by another. We read in Luke chapter 16, verse 1, a parable of Christ, one of the most unusual parables of the unjust steward, said there was a rich man who had a steward, and it was reported to him that his steward was wasting his goods.

And so he called him and said, draw up an account of your stewardship because you are no longer going to be a steward. He was fired because he was wasting his master's goods. Now, the steward acted as if he was the owner.

In fact, until the day he actually was terminated, which was apparently some days after he was notified, he still acted as if he was the owner. He went to the debtors of his master because he was the steward. He had not been terminated.

He had been notified that he'd soon be terminated, but he was not terminated, and he used his opportunities to secure a long-term future for himself, which is the basic idea of the parable, that he had enough shrewdness to use his limited opportunities to secure for himself in the long run that would be desirable, namely making friends who would still be his friends after he was fired, using his master's opportunities. But the point is, a steward very clearly had the legal right to administrate things that really belonged to somebody else, but he had the ethical and moral obligation to use those things in such a way as would benefit the owner, not himself. Now, when we think in terms of private ownership, this is a reality.

What I earn or what is given to me or what I inherit, what comes to me by the sale of anything I have, whatever is legally my income is, as far as human relations are concerned, it's mine. I have the right to do with it whatever I wish. I act as if I am the real owner, but as a Christian, I recognize that I am not the real owner and that there is a bookkeeper who owns it all, and there is a day when he will call all of his stewards to give an account, and there are some stewards to whom he will say, well done, good and faithful servant.

You've been faithful in a few things. Now I will entrust you with many things. And there will be other stewards of whom he will say, you wicked servant.

Why did you not generate profit for me with the things that I entrusted to you? And that servant is thrown into outer darkness where there is weeping and gnashing of teeth. There are at least two separate parables where Jesus gives that same lesson. So, the Christian has a different view than the world, obviously, on the matter of finances, and this is a fundamental difference, and therefore, a living out of this Christian view is a radically different thing and certainly belongs to the general category of our lectures, a

radically Christian counterculture, because the use of wealth, theories about wealth, assumptions about the proper obtaining of wealth and dispersal of wealth, these things all differ from culture to culture.

And if Christians would do all things that Jesus said on these subjects, then we would have a radically different cultural expression in the way that we conduct our financial lives. Now, I want to talk at the beginning, I don't know if, I hope I'll get past this and get to further things, but initially I want to talk about two major considerations that inform the Christian's stewardship of God's things. If the Christian is to steward God's things properly, there are two very major considerations that the Bible introduces and which the early Christians obviously took seriously and which we would too if we were to be radically obedient to the commands of Christ in these matters.

The first has to do with the Christian's sense of community. That is the community of the saints, the community of believers. Now, I must say that when I use the word church, more often than not, I'm thinking in terms of this community.

I'm not thinking of a cloistered community. I'm not thinking of an intentional community that gets together and has a common purse. That's not what I mean by community.

I'm thinking more in terms of that alternative society that exists by virtue of the fact that Jesus has recalled out from the world, as he called the Jews out of Egypt and called them to be his special people, that he has called out of the world a special people for himself known as the called out ones, which is what ecclesia, the church, means. The word church in Greek means the called out ones. Those that are thus called out are called out for a purpose.

They are the church and among themselves they comprise an alternative society, an alternative community within the larger community, within the dominant culture. And among themselves they are to have certain attitudes. We are to see ourselves as in community with the rest of the body of Christ.

It is not necessary for us to interact equally with all members of the body of Christ worldwide because that would be impossible to do. And God certainly establishes special kinds of relationships where the circle of friends that we actually interact with much is of necessity limited, but we still see ourselves as part of that larger community. So much so that when the church in Jerusalem was anticipated to have economic stress, you may remember the story in Acts chapter 11, Agabus the prophet comes to Antioch, a city that's in Syria, a different country than Jerusalem was in.

Jerusalem is of course the capital of Israel. Antioch was in Syria. And when the church in Syria learned that the church in Jerusalem was to face some hardships because of a famine that was coming, they immediately took up an offering among their things to send down to assist the church in Jerusalem.

Now more remarkable than this is the fact that even later as the church in Jerusalem continued to be somewhat financially depressed compared to the rest of the churches, Paul as he traveled throughout Asia Minor and traveled throughout Greece, he made it his practice to collect funds from the Gentile churches in order to assist the needy in Jerusalem, the needy Christians in Jerusalem who were apparently considered part of the family. What's remarkable, he spends two full chapters in 2 Corinthians, that's chapters 8 and 9, talking about this. He refers to it also in 1 Corinthians 16 and there are other places where Paul mentions to the Gentile churches that he expects them to consider it part of their burden, that their brethren in Jerusalem are in need.

Although most of the people in Corinth would never lay eyes on any of the people in Jerusalem. They were across the Mediterranean in a day where world travel was not quite as common as today and these were people, these Christians in Corinth were expected to have a concern for the brethren in Jerusalem whom they would never lay eyes on or ever meet, whom they had never really received directly any kind of communication from except maybe with a few traveling ministers coming through from that area like Paul. But it was considered that if these are brothers of ours and we have what they need, then of course it's incumbent upon us to do something for them.

That's the sense of community that the early church took for granted. And within terms of the local community, we see in the opening chapters of the book of Acts that probably because the population of Jerusalem and particularly the Jerusalem church was unnaturally swelled by the fact that the birth of the church occurred on a high holy day in which Jews from all over the world had migrated to Jerusalem for the Passover and for Pentecost. They were required by law to do this and it was on the day of Pentecost that the Gospels preached and 3,000 were saved.

Probably many of these 3,000 were not locals. They were probably pilgrims from other, well we know that when the disciples spoke in tongues on the day of Pentecost they spoke 15 different languages and no doubt there were persons from those different language areas that were impacted by the preaching and may have become saved. That would mean of course that a lot of these people may not have gone immediately back home to their homelands as they had anticipated in order that they might learn more about this faith that they had simply stumbled across and come into.

And we read that they sat daily under the Apostles teaching and so forth, but a lot of these people didn't have local jobs, didn't own local homes, they were outsiders, and therefore many of the Christians who lived in Jerusalem sold property that they had, sold houses and brought it to the Apostles feet so that these probably, these jobless ones or these homeless ones who were there in all likelihood temporarily, but still in need, that these people's needs could be met. And we read that no one in the church said that the things that he possessed were his own, but they shared things in common. Now the Bible doesn't say that all Christians in all places must share things in common quite in the

same way they did, but we see in that instance also the sense of community that made a claim upon the conscience of the Christians with reference to their finances.

If you turn to 1st Corinthians chapter 12 I'd like to show you how Paul illustrates this communal or this community concept. It is Paul who introduces, and I believe he is the only writer in the New Testament who uses the analogy of a body in referring to the church, the church as the body of Christ. And in 1st Corinthians chapter 12, Paul there introduces the church as the body and individual members as each having their own contribution to make to the well-being of the whole body.

Now he talks about how each, you know, has a different gift, a different thing they do. Each one in its own way is given by the Holy Spirit so they can make a contribution to the well-being of the whole body. And he gives this concept in verse 27.

Now you are the body of Christ and members individually. You are the body of Christ and members individually. We are all members of the body of Christ.

Now I don't expect that to be a new revelation or at least new information. It may be a new revelation at some point for people for whom it is old information. But that is where we get the concept of community.

We are members of one body. And according to Ephesians 4, Paul says it a little more directly to our purpose. In Ephesians 4, 25 he says, Therefore putting away lying, let each of you speak truth to his neighbor, for we are members of one another.

In one place he indicates we are members of the body of Christ. All of us individually are members of the body of Christ. But that makes us members of one another.

We are so connected to each other that to lie to each other or to injure each other by deception is to in a sense injure ourselves. Because the needs and the injuries of one affect all. Back in 1 Corinthians 12 again, in verse 25 and 26, Paul said that there should be no schism or no division in the body, but that the members should have the same care one for another.

The same as what? The same as one has for oneself, is what the context suggests. It means that God has made us all dependent upon one another in one way or another. The eye cannot say to the hand, I have no need of you.

The head cannot say to the foot, I have no need of you. God has so constructed the body that there's nobody who really is independent from the rest of the body. Now, he doesn't give examples of all the ways that one member might be dependent upon another, but certainly economics is one of those ways in which one group of Christians may be dependent on the generosity of another group of Christians.

After all, in Romans 12, among the gifts that Paul mentions as belonging to the body of

Christ is the gift of giving, which suggests that some members of the body have more than others do, and it is their gift, it is their function in the body primarily to contribute to the needs of those who have less. And so, Paul goes on to say in 1 Corinthians 12 that the members should have the same care one for another, and if one member suffers, all members suffer with it. Or if one member is honored, all members rejoice with it.

Now, he doesn't say that if one member suffers, all others ought to suffer. He says all do. There is a sense in which an injury to any part of the body of Christ impairs the function of the body of Christ.

There is a sense in which any injury to your body hurts your whole body. And so, if one member is suffering, the whole body is suffering because there is an organic spiritual connection that God has made in this community of believers that we are as connected as if we were an actual body made of members. Now, I don't know that this analogy can be taken too far.

Perhaps some might think it can be. Over in 2 Corinthians 11, Paul is cataloging many of the sufferings he's gone through for his faithfulness to Christ. And after he's talked about many of the external persecutions and hardships he's been through, he says in 2 Corinthians 11, 28, besides the other things, what comes upon me daily, my deep concern for all the churches.

Who is weak and I am not weak? Who is made to stumble and I do not burn? You know, it's who suffers and it doesn't hurt me. The question is rhetorical. The answer is implied none.

There's none that can be weak without it weakening me. There's none that can stumble without it burning me. It bothers me because I have on my heart the concern that Christ has for the members of his body, for the churches.

Now, one of the ramifications of this that has to do with our present topic of finances is that Paul makes it very clear that God does not intend for there to be any great disparity in the economic circumstances of the various members of the body of Christ. Now, if that sounds socialistic or communistic, it is not because God expects this leveling of sorts, not absolute. I don't believe that it's an absolute leveling, but the general tendency toward leveling of the financial advantages of one part of the body with those of other parts.

He intends this to be entirely voluntary. It's a matter of those who have a surplus exercising their stewardship faithfully according to the instructions God has given them so that the result is not an enforced equality or an enforced leveling, but it is one that is voluntary. I do not believe the Bible teaches anywhere that the church is to adopt a common purse policy as some communities have.

There are religious communities, I've known them, I know quite a bit about some of

them, that actually have a policy, their economic policy as an intentional community is to have a common purse. This I do not believe is biblical. This is what I consider to be communistic, although of course one could say that involvement in the community is voluntary and that's true, but there's a sense in which I believe that God calls us not to a common purse, but to a common heart.

But where your heart is, your treasure will tend to be. And if your heart is with somebody who is suffering lack, your treasure will tend to flow that direction. Your treasure and your heart travel together, Jesus indicated.

Where your heart is, your treasure will be. Where your treasure is, your heart will be, He said. And so, we find Paul making this rather unsettling statement, in 2 Corinthians chapter 8. By the way, those of you who have been here the previous two times and came back, I consider you to be the courageous of the courageous, because what the Bible says to us as American Christians goes right against everything we've been told by our secular and Christian society, but still the Word of God remains the final authority on matters.

Paul is in 2 Corinthians chapters 8 and 9 encouraging the Corinthians to give to the needs of the Jerusalem saints, whom Paul is in route to visit. He's going to carry the money with him to the Jerusalem church. And in the course of discussing this, he says in verse 9 and following, For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that you through his poverty might become rich.

Now, the richness of Christ is not physical riches. In heaven, he didn't have a large bank account or something like that. There were no material things that he owned up there.

Of course, he owns the world, but he became poor so that we could participate in his riches. And it says, And in this I give advice, it is to your advantage, not only to be doing what you began and were desiring to do a year ago, but now you also must complete the doing of it. He's talking about the gathering of money to send to the poor.

That as there was a readiness to desire it, so there also may be completion out of that which you have. For if there is first a willing mind, it is accepted according to what one has and not according to what one does not have. Now, at this point, he makes it very clear.

God is not looking at the actual figures primarily that are transacted. He's looking at the mind, the willingness of the mind. Now, it's easy for someone to hold on to all their wealth, say, Well, I'm really willing to help others.

But if they are, it seems like they would do it unless something prevents them from doing it. Paul is not saying that God doesn't pay attention to what you have and what

you give, but he is saying that the willingness is what God's concerned about. He's not going to judge you by what you have or don't have to give.

The widow who gave two mites didn't have much to give, but her willingness to give all obtained a high commendation from Christ. The Pharisee had a great deal to give, but he didn't give very much of it, and Jesus was not impressed with him. What Paul is saying, it's the willingness of the mind and not the actual amount that you're able to give.

So, I'm not able to give much. That's okay. If you're giving all that you believe God would have you to give, and it happens to be very little because you have very little to give, that's Paul saying that's acceptable.

It's the willingness of the mind, not what you have or don't have. Now, verse 13 and 14, very important. This is which really might ruffle our feathers.

Paul says, For I do not mean that others should be eased and you burdened, but by an equality that now at this time your abundance may supply their lack, that their abundance also may supply your lack, that there may be equality as it is written, He who gathered much had nothing left over, and he who gathered little had no lack. Now, that statement, as it is written, and then he who gathered much had nothing over, and he who gathered little had no lack, is a quotation from Exodus chapter 16 in verse 18. And if you check the context of that, that is the chapter where God first began to provide manna for the children of Israel shortly after they'd come out of Egypt.

They'd only come out of Egypt three chapters earlier. And they didn't have any way of farming as they traveled through the wilderness, and so God provided food for them. They didn't even have to hunt.

The food was a bread-like substance. Manna, it was called. The word manna literally means, what is it? That's what it means.

What is it? And the Bible says they called it manna because they didn't know what it was. It appeared on the ground. It was something unusual and previously unknown to them, so they called it, what is it? And they ate what is it for 40 years, never knowing what it was.

That takes faith. But they found out soon enough it was nourishing and gave energy and sustained them, although it didn't taste real good, didn't taste real bad, but they got tired of the blandness of it, complained sometimes. But the point is, God took care of them for 40 years in the wilderness.

And we read in the 16th chapter of Exodus when this first began to happen, they all went out and gathered from the ground this manna according to His ability. And although it's not spelled out in so many terms, it does say that when they measured out an omer to each person, an omer was, well you know how much an omer is? How much did each

person get? Each person got an omer. How much is an omer? Well, one of my favorite verses in the Bible tells how much it is.

It's Exodus 16, 33. An omer is the tenth part of an ephah. So, if you're wondering how much they got, that's how much.

They got the tenth part of an ephah. Now, each person got an omer. But when it tells us that they each got an omer per person, it says, And those who had gathered much had nothing left over, had no extra.

And those who gathered little had no lack. Now, the only way this could really make very much sense, it seems to me, is that they all brought it to Moses or to someone. They all gathered as much as they could and then He took an omer measure and dished out an omer to everybody.

And it turned out there was just the right amount for everybody. Although some, because of their youthful vigor and other, you know, whatever, were able to collect a lot more than others were, who probably moved more slowly. Yet, nobody went without.

And the ones who had gathered extra didn't keep it. The surplus that was gathered by those who could gather more went to supply the deficit of those who were not able to gather much. Now, we might say, Well, that's Old Testament.

And it is. And we might think nothing about it. We might read it in Exodus 16 and say, Isn't that quaint? Isn't that interesting? And think nothing more about it until Paul comes along and says, Okay, you guys, you have money the church in Jerusalem doesn't have.

I want you not to, I'm not saying this so you'll be burdened, but that you can help them and their surplus, whatever they have, maybe spiritual, can help you. But the point is, it's so that there'd be an equality. So that, and now he's applying this to the economics of the church in Corinth.

Actually, of the global church, because it's the church of Corinth vis-a-vis the church in Jerusalem he's talking about here. So those who gathered much have nothing over. Now, does that make anyone here uncomfortable? It's the teaching of not only the Old Testament, it's the teaching of the Apostle Paul.

I don't know what to do to make it easier. Now, I will say this, Paul made this entirely voluntary. And he made it very clear that it's the willingness of the heart that matters and so forth.

It should not be thought, in my opinion, that Paul is saying that if there's anything less than an exact equality, that somehow something has gone wrong. Because we know that in the churches, even those when Paul was among them and governing them and so forth, that there were some people who had houses and some people didn't. I mean,

some people had more things than others.

Paul must not have felt it was necessary to enforce an exact leveling of all economic standards. But there is something being said here that we ought to take a look at. And that is that Paul is saying that, if I understand correctly, and you can understand differently if it makes more sense to do so, but in terms of the global economics of the body of Christ, of the called out ones, of the Ecclesia, it's in some sense comparable to the economics of the called out ones in the Old Testament.

God provided for them and God provides for us through work or through whatever means. Some of us have much and some have little. Now, it seems that Paul is saying this, that because everyone got just enough in the Old Testament of the manna, it seems that God had it all orchestrated.

So that even though some people had the ability to gather much and some had the ability to only gather little, God sent just enough so that when it was all put together, it was just enough for everybody. Now, if this were applied to the economics of the global Christian community, the called out ones, called out of the world to live a radically Christian way, it would suggest, at least as a point to consider, I will not say this dogmatically, but it would suggest that when God looks down at the body of Christ, He sees some who are gathering much. He's made it possible for them to gather much.

He's provided much. They live in parts of the world where there's much to gather. Or there are some people who, even in those parts of the world, have more skill or have more marketable skill or who inherit or for some reason or another, they gather a lot more than some of the believers in another part of the world do.

But whatever is gathered, whether much or little, is what God has sent down. It's what God has provided. And just as those who gathered what God provided in the Old Testament shared their surplus with those who gathered little, Paul seems to be saying, this is an argument he's making for the church in Corinth, helping out a more economically depressed church in Jerusalem.

Now, I'm not going to push that any further. I don't think I need to. I think everyone can get angry at Paul and not at me if I say nothing more.

Just tell you what Paul said and then you decide what stewardship means in these situations. I do have some quotes I've given you in the notes if you happen to have those. Clement of Alexandria, who was an early Christian teacher, actually, he headed up the school, the theological school of Alexandria in the late second century before Origen took it over.

In his writing, his book called Instructor, Clement said this, it is monstrous for one person to live in luxury while many are in want. And Justin Martyr, who was a little earlier by

about 50 years than Clement, who was a Christian philosopher and martyr in Rome, who wrote actually more Christian works than any other Christian writer before him had, Justin Martyr said, we who used to value the acquisition of wealth and possessions more than anything else now bring what we have into a common fund and share it with anyone who needs it. Now, these are not scriptural mandates here.

Justin Martyr didn't write scripture, nor did Clement. But they reflect the way the early Christians understood the biblical responsibilities in these areas. It's very clear that they understood them somewhat differently than the modern American church does.

But, and by the way, Justin Martyr doesn't say that we bring everything and put it into a pot. He doesn't say whether that's the case or not. His words could be understood to mean that they simply bring what they wish to bring and they put it into a pot to help the poor.

But the fact of the matter is they did see it as incumbent on them to bear in some measure the financial needs of those who had little. Now, I might say that we, of course, are very much aware, we can't help hear these words without thinking of how rich we in America are compared to the Christians in many other parts of the world, some of whom barely survive. Although they may work harder than we do.

They may work more hours. They may work more strenuously than we do. They simply live in areas where there's either famine or political oppression or some other thing that prevents them from gathering much or being able to keep what they gather.

And we need to ask ourselves to what degree the richer sector of the Christian church might be obliged in the sight of God to help out those who, through no fault of their own, are gathering very little. Now, Ron Sider wrote a book, I think it was Ron Sider, wrote a book years ago called Rich Christians in an Age of Hunger. I read the book back in the 70s when it came out.

It was kind of a trendy book for radical Christians to read. And I must confess I don't agree, as I recall, with much of what he said, though at the time I was not very critical of it. I believe that he tends to take something of a socialistic view in some ways, which I do not take.

And there was a writer, David Chilton, who wrote a response to it, a book twice the size, had a cover exactly like it when it was called Productive Christians in an Age of Guilt Manipulators. Instead of Rich Christians in an Age of Hunger, it was Productive Christians in an Age of Guilt Manipulators. And David Chilton was a Dominionist, he was a Reconstructionist.

And he wrote a very good book pointing out that, you know, Sider basically was indicating that American Christians ought to feel guilty that we have so much, because

there are so many Christians who are poor elsewhere. And Chilton, of course, his thesis was, well, we have a lot more, partly because we produce a lot more. Actually, we help feed the world.

We may actually, you know, the 5% of the world's population that lives in America might consume, you know, I don't know, 60, 70% of the world's produce, but we produce 90% of it and send out a great deal. So, I mean, there's two sides to this issue. On one hand, David Chilton has a point that if we have gotten our wealth honestly, the poor of the world have no intrinsic claim upon it.

And therefore, it's not an injustice that they don't have it and we do. On the other hand, Ron Sider probably had a point too, because while the poor don't have any intrinsic claim on our goods, God does. God has claim on all of our goods.

And if the poor of this world, especially the poor brethren, are a special concern of God's heart, and they, through no fault of their own, have gathered little, and God is testing us with the ability to gather much, then there may be something to be said, which each individual has to take into consideration. I certainly would never write a book saying all rich Americans ought to feel bad about being rich. That isn't the case.

Many rich Americans may be doing exactly what God wants them to do with the money. But it certainly is the case that richer Christians ought to take to heart this responsibility of stewardship seriously enough that they don't deceive themselves into losing their souls because of gaining the world. It is possible to gain the world and lose your soul and not be profited thereby.

So, that's one of the considerations that informs the Christian's economic philosophy, and that is the Christian sense of community. The brother who is suffering is causing us all to suffer. If one member suffers, all suffer.

And God has provided in the world, in the church, I believe, enough that all could have enough if all were satisfied with having enough. You know, when Paul said, having food and clothing, we shall therewith be content, he was speaking for himself. And Timothy, I don't know that he could be speaking very well for the church in America, because I don't know too many in America that could say they would be content with food and rain, but Paul indicated that is the standard attitude of the Christian.

And if we were content with less, then there would be some who don't have enough now who might have enough. And that is perhaps what God intends and what God is testing us about by giving us the surplus. Remember, every privilege brings responsibility.

We have sometimes lost sight of that fact. We think that because we're Americans in God's country, we are God's special pets. And the fact that we're, you know, richer than other parts of the world is simply due to the fact that, well, you know, it must be

predestination.

God must have destined us to live in this rich part of the area. He must have put all his favorites over on this side of the world. And really, there's nothing in the Bible to support that notion.

What the Bible indicates is to whom much is given, of them much is required. And that the increased privilege brings with it increased responsibility. And the question we should ask ourselves is, well, there's no question we have increased privilege and therefore increased responsibility.

What is the proper discharge of this responsibility since we are stewards of God's things and the time will come when the master will come and have his stewards give account of their stewardship? It is only because that has not yet happened, namely, he hasn't come and made us give account of our stewardship that we can be as comfortable as we are and as, in many cases, lazy about stewardship. I don't know anyone in this room that I would call lazy about stewardship. I'm only speaking generically of how I find the church in America largely to be.

I don't know about any of you individually. I'm not trying to make the application individually, but perhaps the Holy Spirit would do so. The fact of the matter is we need to be aware that God's concerns should be our concerns.

His body is our body. We're members of him and we're members of each other. There's another concept that informs the Christian sense of stewardship and that is the Christian sense of mission.

We've talked about the Christian sense of community, certainly a leading factor in the way that Christians conduct themselves financially different than the world do. Second is the Christian sense of mission. You see, the Bible indicates that we are not living for this world alone.

Jesus said, do not lay up treasures for yourselves on earth. That's a command of Christ. Do not lay up for yourselves treasures on earth where moth and rust corrupt and thieves break through and steal, but lay up for yourselves treasures in heaven.

Well, how do you do that? Well, a number of times Jesus indicated that, you know, the rich young ruler should give to the poor and he'd have treasure in heaven. He told the disciples in Luke 12, sell what you have and give alms and you'll have treasures in heaven. Laying up treasures in heaven has to do with the way we steward what we have here.

Now, among the things that inform our stewardship is that God's concern is therefore for eternal things. And it is his eternal kingdom, not my temporal kingdom that commands God's greater interest and should command mine. God's concern is that all people come

to know him.

Three times in the Old Testament, this is stated as God's goal, that the world, the way it puts it is this, that the knowledge of the glory of the Lord shall fill the earth as the waters cover the sea. The knowledge of the glory of the Lord, the knowledge of the glory of the Lord. We find this in Numbers, we find it in Habakkuk, and we find it in Isaiah, this variance on this general statement.

But the point here is, what does it mean, the knowledge of the glory of the Lord filling the earth? Well, Paul tells us in 2 Corinthians 4, 6, that God who commanded the light to shine out of darkness has shined in our hearts to give, note, the knowledge of the glory of God in the face of Jesus Christ. Interesting, that expression, the knowledge of the glory of God. God has revealed Christ to us so that through him, we might obtain the knowledge of the glory of God.

And it's the gospel brings the knowledge of the glory of God. And if the knowledge of the glory of the Lord is to fill the earth, that means the knowledge of the gospel must fill the earth. Now, it doesn't mean that everybody's going to become a Christian.

I certainly don't believe the Bible teaches that. But I do believe that it is God's desire that every person learn what the gospel is, that every person hear the gospel. In fact, I dare say that's one of the major reasons why Jesus hasn't returned yet, because the church has not yet fulfilled that commission that Jesus gave to make disciples of all nations, to preach the gospel to every creature.

Or as Jesus put it in Matthew 24, 14, this gospel of the kingdom will be preached in all the earth as a witness to all nations. And then the end will come. Well, that's why the end hasn't come yet, because the gospel has not yet been preached in all the earth as a witness to all the nations.

This is what God has in mind. This is his mission. That's our mission.

We are seen in the scripture, among other things, as soldiers. The call of Christ is a commission to soldiery. And if we see ourselves in that role, it makes a huge difference in the way we think of our our dispensing of whatever financial assets have come to us, in terms especially of lifestyle considerations and so forth.

You know, the prosperity doctrine people say, well, we're king's kids. We ought to live like king's kids. Well, we are king's kids, but the king is at war and his kids are in uniform.

His kids are in the trenches. His kids are not living in the palace. We will eventually, but we're not now.

Right now, we are to live as soldiers fighting the king's battles. That's what Jesus was.

Jesus didn't live.

I mean, Jesus was a king's kid, wasn't he? How did he live? He lived the same way we're told to live. If anyone says he abides in him, let him walk even as he walked, the scripture says. Well, in 2 Timothy 2, 2 Timothy chapter 2, verses 3 and 4, Paul said, You, therefore, must endure hardship as a good soldier of Jesus Christ.

No one engaged in warfare engages himself with the affairs of this life, that he may please him who enlisted him as a soldier. Now, Paul is unambiguous about this. The idea is that if you're called into the Christian life, you're called into the battle.

You've been called to be a soldier. Now, Paul gives an analogy of real soldiers. He says, you know, people who go to war, they don't continue their civilian activities all the while they're at war.

Every man who wars, he says, no man that wars entangles himself in civilian pursuits. Why? Because personal advantage is not the primary concern of the soldier. The soldier is part of a thrust of his king or of his country to secure the objectives of his kingdom, of his nation.

He is even willing to lay his life down for that. And short of that, he lives very uncomfortably at times. He may live on, you know, rations that he wouldn't give his dog in peacetime.

He might sleep in wet foxholes, which he wouldn't dream of doing. He wouldn't do that with his kids at home for a camp out. He'd go home.

There are sacrifices that a soldier will make for his country that he will not make for other things near and dear to him, because it is not his objectives that he seeks as a soldier. It's his nation's objectives. And therefore, Paul says, you, like a soldier, endure hardship.

You, like a soldier, do not entangle yourself in the things of this life. Now, I don't think it's within my power to define exactly what constitutes and what does not constitute entanglement with the things of this life. I would have to leave that to the conscience of every individual to decide.

But I would think that an honest person should be able to look at his life and say, am I entangled? I'll tell you what. One of the ways we become most entangled is through economic decisions we make. Debt, that's a very entangling thing.

The purchase of really expensive things that we would not wish to depart from. I'll tell you, I was looking today at something that was written by Tertullian just at the end of the second century. Really interesting.

Of course, the Christians in his day were being persecuted. To them, persecution wasn't just something they read about in magazines and newsletters from the suffering church. They were the suffering church.

And they and Jesus said, all who will live godly in Christ Jesus shall suffer persecution. We're not suffering persecution, so put it together. But the point is, if we are so enamored with our imagined immunity from persecution, what Tertullian said here won't strike us as very relevant.

But I dare say that if anyone here is counting on being free from persecution for, let's say, the next five years, ten years, I can't say you're wrong, but it's a pleasant dream. There's not much to substantiate it. I mean, what is true of Tertullian's age of Christians, it is true of Christians in many parts of the world right now and can be here eventually.

Many of the countries where it's happening now, just before it happened, they said it couldn't happen there. That's what Brother Andrew said. He always heard that when he went to Romania and Poland and these communist countries and he went in to talk to the church, he says the thing he heard more often than anything was that the Christians there were saying, we knew it had happened in Russia.

We knew it had happened over here. We knew it happened, but we just thought it couldn't happen here. Well, sounds familiar.

Know what Tertullian said? Something really interesting. In around the year 198 AD, Tertullian said, I doubt that the leg that has rejoiced in the anklet will allow itself to be squeezed into the shackle. I fear that the neck beset with pearl and emerald nooses will give no room to the broad sword.

For that reason, blessed ones, let us meditate on hardships so we will not feel them. Let us abandon luxuries that we will not regret them. Let us stand ready to endure every violence, having nothing which we may fear to leave behind.

It is these things that are the bonds which retard our hope. And quote, if you didn't quite follow everything he said, basically what he was saying is that having much stake in the world retards our spiritual freedom. I mean, if you had to flee to another country, let us say.

Now, you might say, come on, do Christians, Americans never have to flee to any other country. Well, maybe you won't. But if so, this would be one of the very few countries in all history that Christians didn't have to flee from at some time or another.

And Christians have fled from all kinds of countries. They fled from Yugoslavia into Germany. They fled from England to the continent in the Huguenots did because of persecution there.

They fled from England to here, as I recall. They fled from they fled from all other parts of the world to here. But if if the call was to flee, do we have things that we have to say? I'm not going anywhere and leave this behind this thing, this thing that I've sunk, you know, 75 percent of my assets into.

I'm going to leave this behind. Well, whatever. It's like the monkey that's caught in the Philippines.

You've heard that story. It's an old one. I think in the Philippines, they catch monkeys by taking a coconut and make a little hole in it just about the size, about the width of the arm of the monkey.

They put a little trinket in there that attracts the monkey and the monkey reaches in there to get and when he closes his fist on, he can't get his hand out of the hole. And then the hunter comes up and collects up the monkey. The monkey tries to climb a tree, but he can't with the coconut on his hand.

But he doesn't have the good sense to release his grip on that trinket. And that trinket becomes his death. He's trapped by his own covetousness.

And it's a worthy illustration of what can happen to people if they are if they're living as if there is not a war, as if they're living as if the war is over and we've already moved into the palace. That's not what happens. Actually, I wonder if I have Paul's words.

I'm thinking of here already. Let me see. I think it's 1 Corinthians 4. 1 Corinthians chapter 4. Paul is making a contrast between the Corinthians attitude and his own with reference to economic circumstances and lifestyles.

And he says, verse 8, 1 Corinthians 4, 8 and Paul says, you are already full. You are already rich. You have reigned as kings without us.

And indeed, I could wish that you did reign that we also might reign with you. In other words, we're all going to reign someday when the time comes. It's not now.

So we're not reigning yet. But you are already. I wish you really did.

You're only imagining yourself to reign now. I wish you really did ring because I'd be reigning with you then. But that's not what's happening in my life.

He says, for I think that God has displayed us, the apostles last as men condemned to death for we have been made a spectacle to the world, both to angels and men. We are fools for Christ's sake, but you are wise in Christ. He's being sarcastic.

We are weak, but you are strong. You you are distinguished, but we are dishonored to the present hour. We both hunger and thirst and we are poorly clothed, beaten and homeless.

And we labor, working with our own hands, being reviled. We bless being persecuted. We endure being defamed.

We entreat. Now, some might say, well, that's that's not really everyone's calling. Paul's an apostle.

Paul, like he said, he himself said the apostles are displayed last. They're the ones who have to live that way. Right.

And then he says in verse. Fourteen, I do not write these things to shame you, but as my beloved children, I warn you for though you might have ten thousand instructors in Christ, yet you have not many fathers for in Christ Jesus, I have begotten you in the gospel. Therefore, I urge you imitate me.

He makes the distinction between the way they're living, the way he is living. And he doesn't say, well, that's just the way it is being an apostle. We just have to live this way.

I'm glad for you guys don't have to. He says, no, I'm I'm saying this. I hope you're not ashamed, but but you need to imitate me.

You guys are acting like your kings already. The time will come and you will be. If you're a good soldier first, and that's what American Christians act like, we act like we're kings already in the battles over and there are so many battles yet to win, so many countries to penetrate, so many missionaries to send.

There is so much great expense. Yet. To be expended.

In the cause of this battle and the early Christians had this sense of mission, they were exhorted to by their leaders. Our leaders often don't speak quite so strongly on these things. Now, it should be understood that in a war, not everyone is out on the front lines.

And so it is in the spiritual war that we're in, not everybody is out on the frontiers, not everyone is out penetrating new territory. Those who do are people we call missionaries or we call them evangelists or we call them something like that, people who have a public and vocational role in proclaiming the gospel to the lost. And that is, those are the front line troops.

But the whole nation is at war and those at home, you may remember, those of you old enough in World War II, because of the needs of the troops on the front lines, people back here had to live on rationed stuff sometimes because they wanted as much as possible the assets that were generated at home to go toward the success of the front line efforts. And in the body of Christ, there are those who are not called to go overseas. There are different members of the body, different gifts.

Some preach, some don't preach. Some travel, some don't travel. But those who are at

home are to be as involved in the campaign as those who are actively in it.

Now, those who are actively in it on the field, they can't generate income. Those at home do. And therefore, it is incumbent on Christians at home who do generate income to recognize that those who are on the field need to be supported.

And that's one reason God enriches you, is so that you can contribute to the effort and the battle can end someday victoriously. So there will be, by the way, equal rewards for those who have faithfully done their job maintaining the beachhead or the home front and supporting, as there will be for those out on the front lines. That was a principle that David enunciated back in 1 Samuel chapter 30, because there was a time when some of his troops had to go after the Amalekites to recover kidnapped family members.

And the rest of the troops were too tired to go. So they just stayed by the stuff and guarded the camp. And when the battle was over, those who had gone on the campaign wanted the spoils all given to themselves and didn't want to share the spoils with those who hadn't gone with them.

And David set a ruling that I believe reflects the mind of God in our warfare as well. In 1 Samuel chapter 30 and verse 24, David said, for who will heed you in this matter? But as his part is who goes down to the battle, so shall his part be who stays by the supplies. They shall share alike.

In other words, the spoils of the battle were distributed equally among those who were on the front lines and those who were not on the front lines, but who were serving in a vital capacity for the well-being of the effort in noncombatant roles. So the combat in this case, of course, is not military combat. The spiritual warfare is conducted with words, with preaching.

And it is supported, however, the same way any combat is with finances. And so the stewardship of the believer is affected by his sense of community and by his sense of mission. The mission is to reach the world.

And that is more important than that I live in my comforts and luxuries. Now, we have enough time for me to broach another point here on our outline. That is, I'd like to talk about responsible stewardship.

This will take us to the end of today's session and we'll get us in. We'll have to save some up for next time, too. This is going to get very practical and we might as well.

The Bible does. The Bible is practical. We might as well be practical.

We are stewards. We've made that very clear. We will give account for our stewardship.

That, too, is clear. Paul said in 1 Corinthians 4, too, it is required of a steward that they

be found faithful. It is not required of a steward that they accomplish anything in particular, but that they accomplish as much as faithfulness will allow them to accomplish.

In other words, any particular degree of success is not what God requires of us. It is our faithfulness in applying all that we are and have towards success, even if failure is the result. God will reward the stewards that were faithful.

So that we read of the parable of the minas, how that the master gave all his servants one mina each. And one had produced with his dealings 10 minas to give to his master. His master returned.

The other, another had produced only five, half as much. But both of them are commended as being good and faithful. Faithful.

And they both, they didn't receive exactly the same reward, but they both received the same commendation. They were as high in their master's favor for their faithfulness, although they didn't produce exactly the same results. We need to remember that God is not as result-driven as we are.

In our society, we are pragmatists, so much so that if something gets results, we almost just assume it's good because it got results. That's why we have these church growth seminars that will compromise almost every biblical principle in order to get more people in the door. And why? Because it works.

It gets people in the door. And if that's what's considered success, we'll do whatever we have to do. Even if we have to be unfaithful to our mandate, even if we have to be unfaithful in our preaching of the Word of God.

I mean, if I faithfully preach the Word of God, these pews will be empty. What success is that? Well, God holds me accountable to preach the Word of God, not to fill the pews. The success is His business.

God holds us accountable for the depth of our ministry, not the breadth of our ministry. And it is our requirement that we be found faithful. Well, what does it mean to be a faithful steward? What are we supposed to do? Well, okay, each of us has differing amounts of goods given to our charge.

Some have very little, some have a great deal, some have anywhere in between. The stewardship or the exact exercise of stewardship of one person can be very different, and, you know, correctly so, different than the stewardship of another person. Each person has to be directed by his conscience before God as to what God wants him to do with the stuff that God's put in his hands.

But we are told several things about God's priorities and our own in the Scripture that

may help us in our ministry. In our economic choices to be good stewards. I'd like to consider, first of all, the top priorities of the disciple.

That's us. And then I want to talk about the top priorities of God. These are not in conflict with each other, but both considerations will guide us somewhat in our financial decisions.

What are the top priorities of the disciple? I'm going to suggest that Paul lists them very succinctly at the end of 1 Corinthians 13. 1 Corinthians 13, 13, where Paul said, And now abide faith, hope, love. Now, this word abide is in contrast with things that are going to pass away.

Just in the prior verses, he's talking about things that are in part will be done away when that which is perfect is coming. So, not everything is going to last forever, but some things do. Some things have abiding value.

And these are the things, faith, hope, and love. Now, I think that we find in the teaching of Scripture that these three things, each in their own way, guide us in our choices of lifestyle and expenditures and giving and so forth. In other words, they guide us in our financial stewardship.

Let's talk about them briefly, each one individually. Faith. How does faith in God affect my financial decisions? Well, it affects them greatly if faith in God is in contrast to faith in money.

Now, most people who have money, in some measure, put their faith in money. Certainly, that's what the Bible warns against very often. In 1 Timothy chapter 6 and verse 17, Paul said, That's something we have to be warned about.

Jesus said, Trusting faith in money is very common and, frankly, very hard to avoid when you have money. I'm sure I've told this story somewhere before, some time ago, but I came into an insurance settlement for which I did not apply. It came to me many years ago, almost 20 years ago now.

While it was not a huge insurance settlement, it was huge in terms of the financial status that I had become accustomed to. I was living, in those days, probably on less than \$4,000 a year income. During almost all the first 20 years of my life, I lived on under \$10,000 a year.

This insurance settlement was above that amount and was sufficient to, you know, if I lived at my accustomed lifestyle, I could live many years on this particular insurance settlement that I received. I must confess to you, I was a little uncomfortable with it because I realized that with greater affluence came greater responsibility. I will tell you that one thing I liked about being poor was that I didn't have much to answer for.

You know, I mean, if it took all the money I had to pay my rent and put food on the table and keep my clothes, you know, in good repair, it was clear that my economic stewardship responsibilities were very limited. But when I suddenly had enough for what was to me enough, like five years income all at once, I realized that this now is something for which I'm responsible. It's a big responsibility.

Now, the amount of money wouldn't seem very big to anyone today. It seemed big to me. It doesn't even seem all that big to me now.

But it certainly seemed big at the time. And I remember thinking, okay, I've lived my life by faith in God for lo these many years before this came in. I'm going to determine that this money that has come in will not affect my walk of faith with God.

I will not put my trust in this money. I'm going to keep my trust in God. That's the determination I made.

And I gave myself one year to disperse all of it because I figured that I didn't need it. I mean, I was quite content to live as I had been living before. I had no interest in extra.

And so I thought, okay, God wants me to do something with all this money. And I'm not just going to write one big check to the first emotional appeal I hear over the radio. I'm going to spend a year and research and do what I can to disperse this money and be rid of it.

I gave myself one calendar year to be rid of every last dollar. I succeeded. I got rid of every dollar within a year.

But during that time, I was mindful of the fact that having this money in the bank could affect the dynamics of my faith in God. And I was determined it would not. But notwithstanding that determination, and by the way, that's a determination I had probably more than most American Christians have with reference to their money.

I was more sensitive about that issue than most are. But even so, I could not prevent myself in measure from trusting in that money that I knew was there about issues that on other occasions I'd had to trust only in God about. Because every month I had had to trust God for my rent, for my phone bill, for my food.

I had to trust God for everything. When I had an old beater of a car and if I had to drive, you know, very far from home, I had to trust God that it wouldn't break down. If it broke down, I'd have to trust God that I'd get enough money to fix it.

I mean, I literally had no surplus at all. And suddenly, I did. And when I drove my car somewhere, I thought, well, if it breaks down, I can write a check to a mechanic and fix that right off, just like that.

You know, phone bill comes, I can afford that. I can pay my rent this month. I mean, I had, I realized that I was now able to trust in that money for things that I had previously only trusted in God for.

Now, I don't want to give you the impression that I think it's wrong for you to have enough money to pay your bills in advance. I don't believe that everyone's called to live the way that I had convictions to live. And I still have convictions to live.

I still want to live the same way. It's something I wouldn't trade for anything. It's the closeness to God, the seeing the work of God and provision and so forth has just been tremendous over the past 30 years.

It's just I wouldn't trade it for any other person's lifestyle I know or have ever heard of. But all I know is I learned from that experience, and that may be why God gave me that experience, that it is almost entirely impossible to have surplus money without in some measure resting my security on the fact I know that that is there. I mean, I still say I'm trusting God in some measure I am, but I know that if God doesn't come through, there's this cushion here.

There's this thing to fall back on in case God doesn't come through. So, it really doesn't matter if God comes through or not today. And it became an impediment to me in my faith because I learned that it is almost impossible.

Now, I say almost because there may be someone here who does it better than I did, but I believe it's almost impossible to have money without trusting in money somewhat. Now, I'm not saying that it's wrong to have money or in some measure to trust in money, you know, in whatever way is unavoidable in having it. But in choosing, in making lifestyle choices with reference to our financial stewardship, it may have an impact, faith may have an impact on what, you know, how much we keep stored up for the future, on how much we insure ourselves against the future, and how much we worry about the future and hang on to the money we have for fear that we might have a crisis come up that we don't anticipate.

Some people would simply call that prudence. The early Christians, I think, would call that hoarding because Jesus said we should pray, give us this day our daily bread because our daily bread is all we really need today. Jesus said sufficient to the day are the troubles thereof.

Don't worry about tomorrow. Don't worry about what you're going to eat or drink tomorrow. Seek one thing, he said, and the rest will be taken care of, right? Seek first the kingdom of God and His righteousness and the rest will be taken care of.

Do you believe that? It's hard. It's hard to believe that. It's hard to live with no visible means of support, but so rewarding.

And many Christians throughout the ages had no option but to do that. They just didn't have the luxury of having not only our daily bread, but our bread for the next several years in the bank, in investments and so forth. We really don't need to ask God for our daily bread.

It's kind of, I mean, if we all would close tonight by saying the Lord's Prayer, we'd have to kind of stifle a chuckle as we came to that part, give us this day our daily bread. We know we don't need Him to do that. We've got that covered for months, years ahead.

What do we need Him for? Well, we need Him for a lot of things, but I'd say most Christians in America don't need to worry about their daily bread today or tomorrow at least. Now, what I'm saying is this, that many Christians as well as non-Christians in our country make economic decisions that do not reflect anything distinctively faith-informed. I mean, I think Christians insure themselves just as much as the pagans do.

A friend of mine said, well, insurance is the way you make sure that if God rips you off, everything you can get all back. Sounds like a good definition to me. Okay, you know, we're as insecure about our goods as the unbelievers are.

We're as insecure about our future as the unbelievers are. We make every precaution we can, just like an unbeliever makes every precaution they can against disaster in the future, when in fact that surplus or that which we're devoting to trying to be more secure financially is money that someone else might need to live today. It might be someone else's daily bread for all we know, but we're laying it up for, you know, 10 years from now.

Why not? Remember what James said to the rich men in James chapter 5? He says, your riches are corrupted, your garments are moth-eaten, the rust of them shall burn, eat your flesh as it were fire in the day of judgment, just because you've stored up for yourselves goods against the last days. And that's pretty much our policy. And it does not reflect the kind of faith that is normative in the Bible.

Normative Christian faith is, God who took care of me today can take care of me tomorrow too, unless he dies between now and then. And I certainly, my faith doesn't permit me to suggest that as a possibility. My faith is that, as God told the Jews in Isaiah, He says, even unto your gray hairs I will carry you, He said.

He's carried me this far. I'll tell you, this is my own private conviction so forth. I don't believe anyone else has to do this, but I would never, I determined this 30 years ago, I would never ever receive a salary from any source, any predictable money.

I'm not saying it's wrong to do so, but I just wouldn't trade what I have for that. Because what I have is a relationship with God that demands that He provide for me each, well, not so much each day generally, but each month when the bills come. Bills usually don't

come every day, they come once a month.

But every month we have to depend on God again. And you know what? 30 years of that has been an adventure. And it's an adventure I intend to continue for the next 30 years if God gives me that much time.

He who has carried me thus far will carry me unto my gray hairs, He said. I can believe that. I mean, they say you're in good hands with Allstate, but I can't think of any better hands to be in than I'm already in.

And therefore, Allstate doesn't need any of God's money out of my pocket when there are Christians I know who need it right now for their daily bread. And having faith, which is one of the three things that remain, faith means I can be faithful in my stewardship without fear that the God I am serving will somehow leave me hanging somewhere and I won't have what I need. Now, sometimes people say, well, what about, what if you have a health crisis? You don't have any health insurance.

True. I don't need health insurance. Do you know why? Because I don't need to live.

I don't need to survive. Now, I realize that is so far-fetched to the American way of thinking. It is not far-fetched biblically.

Jesus said, he that seeks to save his life will lose it, but he that will lose his life for my sake shall find it. Survival is not a priority to the Christian in the Bible. And if I have a health crisis, I don't think God will be unaware of it.

He who knows the number of hairs on my head, he who does not let one sparrow fall to the ground dead without his will, he's certainly not going to let me fall down dead without his will. And if I have a health crisis, you know what's going to happen? I don't know what's going to happen. Several things could happen.

One, God could heal me. He's done that kind of thing before for a lot of people. I have no question in my mind that he could heal me.

Another is he could take me home. He's done that for every Christian who's ever lived so far in previous generations. So, I can count on him to do that for me too.

Or he can provide, you know, immediate things that will help me get over it. Maybe, I mean, if I need some kind of care that I can't afford because I don't have insurance, well, God can provide the finances or someone can volunteer to care. That's another option.

All I know is that nothing bad can happen to me because the worst thing to happen is I die and that's not bad. Paul said that's gain. Of course, Christians don't believe in that.

They want other kinds of gain. I want the kind of gain that the Bible says is worth something. To die is gain.

I don't have a death wish most of the time. There are times when I do, but most of the time I don't. But I just, I believe that God has never failed anybody who has entrusted their case to him.

Now, somebody said, well, what about responsibility? Don't you have responsibility? Yes, my responsibility is to obey God. Now, some people say, but getting health insurance or life insurance, that's part of your responsibility. That's being a responsible steward.

Is it? Is that something God has somewhere said that this is something that a person is responsible? It couldn't have because in biblical times, they didn't have that option. There were no insurance companies in those days. And therefore, people just had to trust God.

And they could then take the surplus, if they had any, and instead of giving it to the rich non-Christian companies that invested in abortions and things like that, they could invest it in the kingdom of God. They could take whatever we would put into premiums and they could put it into supporting a missionary. But doesn't that put me at risk? Well, doesn't waking up in the morning put you at risk? Doesn't being born on this planet put you at risk? Life is a risk, but the risk is greatly reduced when you know that anything that happens in the will of God is good.

And the God who has really sustained me until now will sustain me as long as he wants to. Some might say, well, you know, Jesus said, you know, the sparrows, you know, they don't sow or reap and yet God feeds them. Yeah, but they die eventually.

But they don't die apart from the will of your Father. If your objective is to never die, you're going to be disappointed. If your objective is to only die in the will of your Father, you can't be disappointed if you're faithful.

If you're trusting in God, a trusting Christian cannot die apart from the will of God any more than a sparrow can. And for that reason, a person that has faith will make different kinds of decisions about how their God's money, their trust that God has given them, how it will be distributed. That's faith.

How about hope, faith, hope, and love? How does hope affect this whole picture? Well, hope, our hope is in a future life. Paul says, we look not at the things that are seen, we look at the things that are not seen. For the things that are seen are temporal, but the things that are not seen are eternal.

That has a lot to do with money because the way we spend our time and the way we spend our money are similarly ways that we invest in whatever it is we really value, where your treasure is, your heart is. And we invest in that which we really value in time and money, and our hope is not here but in heaven. And therefore, we should be investing our time and our money in those things that promote, A, our happiness in

heaven, and B, the happiness of many other people in heaven, that is getting more people there.

Now, by the way, we have to remember that when we stand before God on the Day of Judgment, He says, okay, steward, exactly what did you do with those things I gave you, I put in your hands? What did you do for me? What did you earn for me? What did you acquire for me? He's going to be more interested in souls than much of anything else. That's the capital He values. But we will, at that time, be able to look back on every time we ever passed a dollar from our hands into some other copper, and we will have occasion either to regret or to rejoice that that expenditure went the way it did.

Because when we stand before God, we won't worry anymore about what's going to happen to us in our older age or whether we're going to have a health crisis. We're going to be wishing we'd done everything we could. Someone told me once that when that trumpet sounds, we're caught up in the air.

Someone put it this way, they said, we're going to just wish at that moment that we had suffered one more time for Jesus when we realize that all opportunities to do so are now in the past, and now we're just going on to whatever reward comes from what we've already done. I dare say I could modify that only a little bit and say, when that trumpet sounds and we're caught up with the Lord in the air, and we know we're going to the judgment, we're going to wish we'd done a little bit differently, maybe a lot differently with the things that God gave us than what we did. And this hope that we have of an eternal life is that which allows us to endure hardships and so forth in this present life.

Paul said in 1 Corinthians 15, 19, Paul said, if in this life only we have hope in Christ, which is not the case, then we are of all men most pitiable. Really? If I look at many of the Christians in this country, they don't look very pitiable to me, even if this is the only life they've got. But Paul considered that the Christian life is lived in such a way that if this is the only life there is, they are greatly to be pitied.

But they aren't to be pitied because this isn't the only life, and they are investing in future eternal happiness, not in temporal happiness. That's what hope is to do. In Hebrews chapter 10, we have another example of economic attitudes affected by the hope of eternal life.

Hebrews 10, 32 through 36, the writer says, but recall the former days. And many of us maybe painfully can recall former days where this was true of us and isn't any longer. The writer says, recall the former days in which after you were illuminated, that's when you first got saved, you endured a great struggle with sufferings, partly while you were made a spectacle, both by reproaches and tribulations, and partly while you became companions of those who were so treated.

For you had compassion on me and my chains, and listen, you joyfully accepted the

plundering of your goods. Now, it's not just you endured, you joyfully endured the plundering of goods. How could you possibly do that? If the government confiscated your house and didn't give it back, could you joyfully endure that? You might not have any choice whether you endured or not, but would there be joy? Well, maybe not.

Was there a time in your Christian life when you could have joyfully endured it? That's what the writer is saying to these people. Remember back when you were in this state of mind, when you joyfully endured the plundering of your goods, knowing what? That you have a better and an enduring possession for yourselves in heaven. Oh, it's the hope of heaven that colored their whole economic attitude.

Let people take whatever they want from me. What do I care? This isn't where I'm living forever. I'll tell you, I very rarely have owned things of value.

Today I own a house. It is the only thing of value I do own, but I do own it. It's paid for.

I'll tell you, it presents temptations I never used to have. Temptations to lie low and not be too much of a target to thieves or the IRS or other people who might wish to take things from me. I have to wait a minute.

There was a time when it wouldn't have mattered to me. But you know the reason why? Because I didn't have much for them to take. And I will tell you, although it would be hard on my family, my wife and children more than on me, if our house would be confiscated, taken from us, it would be burned down, I dare say my family would be happier afterwards than they know now they would be.

And I know because I've been there most of my life and it's a more comfortable place in some ways to say my hope is in heaven. I'm not here to lay up treasures for myself on earth. There are ways in which it does entangle you in the affairs of this life to own a great deal.

It's not a sin to own a great deal. It's not a sin. It's a responsibility.

And a responsibility is the same thing as a burden. Now it's okay. We shouldn't be wimpy.

We should accept burdens. If God lays burdens on us, we should accept them and be faithful stewards of those burdens. But to take them on unnecessarily is not something I would be eager to do.

And to have God relieve me of such a burden would be something I would not bemoan. I've got so much stuff in storage, so much junk. You know, my friend Neil Sears told me once, what you need is a good fire.

And I told him, you know, that is so true. I don't really wish for it because again, the

hardship upon my family at this moment, but actually in the long run, it wouldn't probably put any hardship on us. We'd probably have God more real to us, more near to us than He is when we don't need Him.

God tends to get close to people who need Him. There's one other thing besides faith and hope that affect our financial decisions. I've got to say this very quickly.

It's a big one, but we'll have more to say about it in future in the next lecture. And that is love. Faith, hope, and love.

Obviously, love is a major factor in deciding what we do with our money because Jesus said, you must love your neighbor as you love yourself. And He put it another way. He said, if what you would have others do to you, do to them.

Now, you might not be able to relate with what you would want someone to do to you if you're poor because maybe you've never been poor. I've been poor and I know that when I was poor, I didn't want anyone to make me rich. But there were a lot of times I wish someone would help me with my bills.

And they always did eventually. God came through. But the fact of the matter is, while I was under the test, well, you know how He provided? He provided through people.

He provided by people helping. And I know what that's like. And therefore, when I have extra, I know what it means to, as I would have men do to me, what it means to do to them likewise.

And so I love to give. There's nothing I love more than to give. And but that's just because that's what love is.

Love is taking the burden of other people on yourself as if it was your own. Caring about their needs as much as you care about your own. Loving them like you love you in practical ways.

So that John tells us in 1 John chapter 3, verse 17, he says, but if anyone has this world's goods and sees his brother in need and shut up his bowels of compassion from him, how dwelleth the love of God in him? You have it. He doesn't have it. He needs it.

You don't need it. You don't do anything about it. How can the love of God be there? It's very obvious that love is a very compelling part of our financial considerations.

In Romans 12, 10, Paul said, in honor, preferring one another. This is what love does, but he makes it very practical economically in verse 13, Romans 12, verse 10, he says, be kindly affectionate to one another with brotherly love in honor, preferring one another. And then verse 13, distributing to the needs of the saints.

That's what it means to prefer others. I have things I could spend that money on that

would make my life more plush, but I'm supposed to prefer others above myself. In Philippians chapter 2, another description of what love does and love is.

Verse 4, Paul says, let each of you look out not only for his own interests, but also for the interests of others. Does that affect the way I spend my money or steward God's money? It certainly does. It must.

And if we are being poor stewards, in all likelihood, we are deficient in either faith, hope, or love, or any combination of those. Because if faith, hope, and love are really my priorities, then that will make my whole economic behavior 100% different than if they're not. It will make it radically Christian as opposed to just another mildly religious American with certain religious commitments.

So that the charities I give to happen to be Christian charities instead of to the opera and secular charities. I mean, rich unbelievers give money away too. They give it to the charities for their tax exemptions.

Rich Christians tend to give money away too, to Christian charities for a tax exemption. But the fact is, there's not that much difference in general in America between the way a rich Christian and a rich non-Christian order their economic life in many cases. There are some amazing exceptions, but not as many as it seems like there should be.

One other quote, and we're done here. Clement, again, the teacher at Alexandria in the end of the second century, he said, The expression, I possess and possess in abundance, so why should I not enjoy, is suitable neither for the individual nor for society. More worthy of love is I have, so why shouldn't I give to those in need? Now, when he says the attitude that expresses itself like this, I possess and possess in abundance, so why shouldn't I enjoy it? He says, well, that's not really suitable.

That's not a suitable attitude either for individuals or for societies. But he doesn't say it's not suited because of pragmatic considerations and, you know, society won't prosper with that attitude or whatever. He says it's not worthy of love.

He says an attitude more worthy of love is I have, so why shouldn't I give to those in need? We'll have more to say about how giving is a part of stewardship, but it's not the only part. Usually if a pastor tells his congregation they're having a sermon on stewardship, it's almost always to precede an offering that's going to be taken because he's going to really talk about giving or tithing in particular. But I am going to have only a little bit to say about that particular thing.

Much of our stewardship has nothing to do with our giving but has to do with our spending. And the Bible is extremely practical in these matters. It speaks directly to many issues that can affect the way we make decisions every day, many times a day.

Many Christians have not searched the scriptures to know exactly how practical they are

in these matters, but that's what we're here for. And we'll take it up again next time.