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Wealth (Part 4)



Toward a Radically Christian Counterculture - Steve Gregg

In this discussion, Steve Gregg explores the Christian perspective on wealth management. He emphasizes the importance of seeking wisdom from the Bible rather than simply following the practices of the world. The discussion covers various topics such as giving generously to the poor, the concept of tithing, and the idea of living simply while relying on God's provision. Gregg encourages listeners to prioritize the promotion of the gospel and to avoid focusing solely on accumulating wealth.

Transcript

Tonight, we're going to pick up where we left off last time on this subject of the Christian's view and use of wealth. Of course, at least in the last couple of lectures, we've brought up the subject of stewardship because that's the central concept of what the Bible says distinctively about wealth as opposed to what people might know by nature if they were not converted. I mean, I think it doesn't take a Christian to be a wise money manager necessarily, but it does take a Christian, and it takes a Christian informed by the Word of God to be a money manager who is wise in the wisdom of God, in knowing what the priorities are, and what money management really must be like if it is to be wise in terms of the eternal prospects.

You see, like the parable of the unjust steward that Jesus told, Jesus said that the children of this age are wiser in their use of their money than the children of the kingdom in many cases. And I don't really want to comment on that in detail right now, but I would like to say that it is the case that an unbeliever might be very circumspect, very wise, very prudent, very cautious, very informed, very successful in the investment of money and the increase of money and so forth, but the wisdom that he has is entirely earthbound. He doesn't have a perspective beyond this world.

What he hopes to achieve through his prudence in the management of his money is simply to get more of the same, and that before he dies. It doesn't do him much good to get it after he dies. And so the wisdom of the world would tell a person to conduct his financial practices a certain way in order to enrich himself in this life.

And that's where Christianity provides a distinctive, a radically distinctive thing that differs from anything else in the on this subject. And that is that Jesus indicates that the wise man who is informed by the principles of the kingdom of God invests without much concern about being repaid in this life. His principal concern is about repayment in another life.

And therefore it takes a different set of principles to know what one must do on any given Tuesday with the money that he has in his hand, that's dispensable income, in order that his use of his money will obtain the goals that will have an eternal impact, a goal that he will rejoice in forever rather than just a little while. And therefore the biblical teaching on this subject is very distinctive. Now I don't want to go over, because I don't have the time to go over so many of the points that we've made in the previous three lectures on this subject.

And for those of you who were not here for those, I might just say this much to prepare you for what comes ahead. Those who have been in these lectures and have come back are very courageous. And we've, I think we've found by saying the scripture that God did not give us the scriptures for the sake of affirming what we already believed.

A lot of people use the scriptures for that. They know what they believe, what they want to believe, and they go to the Bible and try to find the verses that prove it. That's not what God gave us the Bible for.

We already know what we want to believe. We don't need him to tell us. He wouldn't have to go to the trouble of sending prophets to their death, being sawn in two and so forth, so we could have verses that tell us what we already know and want to know.

He made these sacrifices so that we could know what we need to know and what we do not know by nature. And so we should expect that when we read what God has to say on a given subject, it would go right across the grain of what we naturally would think or want to think, in many cases at least. That is certainly the case when it comes to discussion of such matters as finances.

Certainly by nature we have different, we would choose different priorities than those which Christ puts before us. But we are not living by nature. We're living by supernature.

We have a supernatural revelation from God. And this gives us a vision, gives us a vision of community that belongs distinctively to the body of Christ. It gives us a vision of a mission that we have, that the knowledge of the glory of the Lord will someday cover the earth as the waters cover the sea.

And this is, these are God's priorities, that we live among ourselves as brethren, sharing one another's concerns and burdens, and that we promote the knowledge of the glory of the Lord to faraway lands and so forth. And this is where not only our concerns are,

where our hearts are, it's where our treasures are also. Jesus said, where your treasure is, there your heart will be also.

And our heart is to be in what God's heart is in. And we can find out what our heart is in by looking at where our money is going. We can fool ourselves a great deal by having pious feelings and convincing ourselves that we really care a great deal about the matters of the kingdom of God.

And maybe we do. I mean, it's very possible that we're not. But it's very easy to think we have those concerns until you actually go and get out the record of the checks you've been writing and see who the recipients of the checks are and in what amounts.

Heart is where your treasure is. It's where your heart is. What you're spending your elective money on.

And I make a difference between elective money, which is simply money that you're free to use any way you want to, from the money that is spent on necessities. You have to eat. You have to wear clothing.

In most cases, you need to have a car or have access to transportation. You have to have shelter. These things you're obligated to provide for your family if you're the breadwinner or you obviously need them.

There's certainly nothing shameful about having such things and nor many other things besides. But once the things that are necessary have been provided, all else that we have is what we call elective money. Everything spent on entertainment, everything spent on luxury, everything spent on gifts or investments.

That's all elective money. Now, I'm not going to tell you you have to do this, that or the other thing with your elective money. That's between you and God.

You're the steward, not me. I'm the steward of what I have and you're the steward of what you have. But the Bible does indicate that where our elective money is going is a sure barometer of our spiritual priorities, a sure indicator.

We can talk about our priorities being this way or that way, but really all the talk stops and the rubber meets the road and the reality is revealed when we look at what we're spending our money on. Because our stewardship, we've got somebody else's money. This isn't ours.

We act so much as if it is because so seldom are we ever challenged on this. In the American church, I mean, I have hardly ever heard any preacher impress on the conscience of his congregation as Christ impressed on the conscience of his the degree to which we must see what we have as not our own. They are God's things.

They are things that have been entrusted to us and it's a test. This is a test. And when Jesus comes back, he calls in the stewards and says, okay, you who had the one talent, what did you do? You who had the two, what did you do? You who had the five, what did you do? And then eternal grief or eternal ecstasy results.

A very strong teaching of scripture occurs many times in the teachings of Jesus is that the things we have, it's only an illusion to think that they are ours. The day is coming and it's the day that all Christians believe in, at least say they believe in, when that's the day of reckoning with the stewards. And the faithless stewards, the lazy stewards, the stewards that wasted their master's good, I don't know what we're going to call that faith, but Jesus calls it weeping and gnashing of teeth for people who have not understood the stewardship issue properly.

I'm trying to impress as strongly on your conscience because it's going to matter. If it doesn't matter as it should today, it will matter when you stand before God. And I'm judging from what Jesus said.

Now, it matters to me and I really want to make it matter to you. Now, we've been talking a lot about different issues that the Bible says we're really at the tail end of all that we want to say, but still many important issues to discuss. It's not just sort of scraps.

I want to talk about lifestyle decisions and I want to talk about giving. We haven't really talked very directly about giving and it's kind of ironic because here's our fourth 90 minute lecture on this subject of money and we haven't even really gotten, we haven't treated giving as a topic. Most pastors when they talk about money, giving is the only thing on their, you know, outline.

But there's so much more and as I said at the end of our last session, stewardship is not strictly a matter of giving. It's also a matter of spending. It's not just how much we give, it's how we spend what is not ours, it's God's.

And are we spending His money the way He would spend it? And the sad thing is that it's not so much that Christians are failing to spend their money the way God would, it's that many Christians have never thought to ask the question. It's never occurred to them that the money is God's. I mean, yeah, they know it theologically like we know a lot of things theologically.

Do you believe God is here right now? Of course. Our theology tells us He's here. Do you sense His presence? Were you aware of His being here when you came? Maybe some of you, yes, some of you, no, but we all believe it.

It's all a, it's a theological proposition, none of us doubt it. But it's one thing to hold something as a theological truth. It's another thing to have that a life-governing truth

that compels us.

And this matter of whatever is in our hands is not ours, it's God's. We all would say, yeah, oh yeah, that's good head nodder. I mean, you go to any church and say, you know, doesn't God own everything you own? Everybody says, oh, of course, of course, you know.

And the fact of the matter is you won't find one in a hundred in the average church who really has any evidence in their spending patterns that they really believe that everything they have is really God's. I'm hoping that that will not be true of us. Now, I said that stewardship is not all about giving, but it is also about giving.

I want to talk a little about this subject of what the Bible says about giving, but I want to only give a small portion of it tonight because I want to, I really want to talk more about spending and lifestyle choices. You probably feel more comfortable about what I have to say about giving than about the other things, but whatever. Again, one thing I've learned from my study of the scripture in the 40 years or so I've been studying it is that it doesn't appear that God wrote it in order to make me more comfortable.

In this day of self-esteem and so forth, we're often probably compelled to look into the scripture for those things that affirm us and make us feel good about ourselves and so forth. You've got to sort through a lot of verses to find those verses. The majority of the verses, if you take them seriously, they won't make you feel good about yourself, nor were they given to make you feel good about yourself.

They were given to make you know where you need to change in order to be pleasing to God. That's what God gave us His Word for, so that we would have instruction to walk in the way that will please Him. So, let's look at the scripture that way.

Let's talk first of all about the subject of giving. Now, last time, it's been a couple weeks now because I was out of town, but at the close of our last session, I mentioned that for the Christian, there are three priorities that are named by Paul in 1 Corinthians 13, and we all know them. Now, abide these three, right? And everyone here can tell me what they are.

Faith, hope, and love. And the greatest is love. I closed our last session talking about those three things and how those three priorities impact our financial behavior.

Faith, how does faith impact it? Well, it makes a big difference whether you're trusting God or trusting in your insurance policy, or trusting in your savings, or trusting in, you know, you're going to get an inheritance, or trusting in something or another. Many people trust in money, and the Bible warns frequently against that danger. It's people who have it.

If the Bible is to be trusted in its statements on this earth, people who have money tend

to trust in money and need to be very strongly warned not to do so. Paul said to Timothy in 1 Timothy 6, 17, he said, warn those who are rich, warn them not to be high-minded nor to trust in uncertain riches, but in the living God who richly gives us all things freely to enjoy. Rich Christians need to be warned not to trust in riches.

So, this issue of faith, if it is rightly understood, has an impact on our attitude in finances. If I believe that the God who has provided my needs today and all the days before this day is also going to be around tomorrow and all the days ahead of me, and that He can supply all my needs tomorrow as He did today, and there are some brothers and sisters in some parts of the world who don't have what they need today, then it may be that what I have by way of surplus, I will be inclined to give to them, even though I would rather put it aside for a rainy day. I don't necessarily have to put anything aside for a rainy day unless God tells me to.

God might lead some people to do that for certain projects, but I dare say most American Christians, and of course I have to say American Christians because the vast majority of Christians in the world don't have the luxury of putting anything aside. They have to trust God. Poor things.

But, I mean, has it come to that? You have to trust God. But we don't know very many people who trust God entirely. I should say I don't.

I don't know that I trust God entirely. I don't want to put myself here as the paragon of perfection of the things I'm teaching. I'm just teaching what the Bible says.

I'm not teaching you, you know, I'm the great example. I'm certainly not. But I have known very few Christians who would feel comfortable with nothing in the bank, no insurance, no retirement arrangements, although all of those things are issues that are God's concerns in the life of His children.

And while we say we have to be prudent, yes, we have to be prudent, but we also have to be merciful, and we have to recognize that the money that we have is God's money, and He might have some people somewhere who need it now. So that, as Paul said in 2 Corinthians, those who gathered much have no extra, and those who have gathered little have no lack. Or as the slogan used to go around in some Christian circles about 20 years ago, we ought to live more simply so that what? You didn't hear a slogan? It used to be big in the California Christian movement.

We ought to live more simply so that others may simply live. And so we're talking about lifestyle issues here. But faith means, if I have Christian faith, it means that I'm trusting God.

It doesn't mean I'm just trusting God that He's going to say, well, you know, that when I die, you know, the grace of God's going to cover my sins, I'm going to go to heaven. It

means I'm trusting Him for now, for everything. He's really here.

He's really concerned. He knows the number of hairs on my head. I don't have to worry about a thing, not one thing.

And when Jesus said, do not worry about tomorrow, He actually meant just that, not something else. And when He said, do not lay up for yourselves treasures on earth, He meant that too. In fact, He meant all those things He said.

It's just that Christians don't, well, they're so familiar to us. We read them and say, oh, yeah, I remember that statement. Oh, yeah, I remember that.

I remember that. I remember that. Right.

And oh, yeah. Oh, yeah. He said, don't lay up treasures on earth.

OK, fine. You know, let's go back to sleep now because I feel comfortable. My pastor has, you know, my pastor, my elders, my deacons, the famous evangelist, they've all got treasures laid up on earth.

Why? Why should I be different? Well, it might help to be like Jesus on the Day of Judgment. Might help to have been obedient to Jesus on the Day of Judgment. Just depends on how real the Day of Judgment is to you.

Is it very real to you? Are you still young enough that it still seems kind of dreamy and ethereal? You get about my age and just a little bit older than me. And the Day of Judgment starts to seem more like maybe it's getting close. When you're a little younger than I am, it's really hard to really imagine that the Day of Judgment is really anything to be very concerned about right now.

But you see, every idle word a man shall speak, he'll have to give account of it on the Day of Judgment. I suspect every idle dollar that God entrusted to a steward, he'll have to give account of it on the Day of Judgment. And one thing that changed in my life 30 years ago, that I mean, I was a Christian before that of sorts, but 30 years ago, something changed my life.

And all the things I knew theologically, suddenly, through some miracle of God, were impressed on me as true. I believed them for years before that, but they were suddenly, I realized they were true. And I realized that every day I live, I have to live in the consciousness that this day, as remote as it may seem from the Day of Judgment, is going to come up.

Today is going to come up then. And if when I'm standing there then, I'm going to wish I'd done certain things today. And I might as well do them now, while I can, you know.

And that's why, this is what I think faith is. I really believe there's the Day of Judgment. I

really believe there's a God who will supply my needs.

And hope is that way too. Remember what the writer of Hebrews said about hope? He said, remember the former times when you gladly, you happily endured the spoiling of your goods because you knew you had a better hope in heaven? Well, you know, that's if you really have your hope in heaven, rather than in your old age. A lot of people have the hope that I'm going to work hard, I'm going to save well, I'm going to invest well.

And my hope is that when I'm 62, I can retire and I'll be comfortable, I'll be secure, and I'll have all the things I really am going to want for the rest of my life. And I'll be able to handle all my health crises that may come up too. And God says, thou fool, this day thy soul will be required of thee.

And then who shall those things be which you have laid up for yourself? Now, we might forgive heathens for thinking that way. They have no hope. They know nothing more than this life.

They know they're going to get old. They know they're going to get vulnerable. They know that if they don't enjoy this life, they don't know of another to enjoy.

But can Christians be forgiven for thinking that way? Isn't it kind of an essential core of what we believe? That this life is short, eternity is long, and everything we're doing in this life is setting up for the rest of eternity? And therefore, if someone takes my goods from me, sure, it's an inconvenience. I'm not going to tell you I'm going to just, you know, the most natural thing would be for me to sing. You know, if someone robs me and takes everything I have, it'll take a few minutes to adjust to that.

But once it's happened, and once I know there's nothing I can do about it, I say, well, it must be the will of God. Let's go on. You know, it's more important on the Day of Judgment how my heart responds to the spoiling of my goods now than whether I keep them or not.

And love, of course, is that third priority. And if anyone would ask whether love has anything to do with finances, you don't have to think very long to answer that question. John said, in 1 John chapter 3, if any of you have this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him? How can you love if you have surplus and you see your brother in need and you don't help him? John is essentially, it's a rhetorical question.

The answer is, you don't love. The answer is, if you have it, someone else needs it, you don't give it. You close down your bowels of mercy and compassion from him and don't do anything for him.

The answer is, you do not have the love of God in you. Love means, I do for others what I would want them to do for me. I love my neighbors, I love myself.

If I were poor and somebody else had great surpluses, and I'd done all I could to meet my needs, but I just couldn't get out of this hole, I would like very much if someone came to my rescue. Now, if I'm the one with the surplus, and I see someone who's in that condition, what should I do? Well, if the love of God is in me, it's not hard to answer. So, those are the issues that are priorities with us.

Now, what are God's priorities for him? Now, we need to know this, because when it comes to giving, we realize we can't, first of all, all of us have some things in common. One, not all of us have the same income or the same surplus, but all of us have limits to our surplus, right? There's no one here with unlimited money. In fact, I don't think there's no one on the planet with unlimited money.

Even Bill Gates doesn't have, he has limits to what he has. He would have, if he were a Christian, much more than he could do, more surplus than you or I, anyone in this room has, but still, he has limits. We all have limits.

That means we can't do everything. When it comes to giving, we can't cover everything. When Jesus said, give to everyone that asks you, we have to be careful not to take that overly literally for the simple reason that you couldn't listen to too many radio shows in a row before you were broke, because every one of them asked you for money, and if you gave something to all of them, well, you couldn't give to any of them tomorrow, because there wouldn't be anything left.

It's obvious that you are to be generous and open-handed in your giving, no matter what kind of person, friend or foe, asks you should be prepared to give as they have need, but you can't cover all the poverty in the world out of your own checkbook. No matter how much you have, you can't do it. Now, therefore, the question is, well, if you can't do it all, why do anything? You can't make a dent in world poverty.

Well, that's one way of looking at it. You know that story about the beach, the tide had gone out and all the starfish were covering the beach? You heard that story? This guy came out on his walk on the beach and the beach was just covered with starfish, and there's a lone old beachcomber out there, picking them up one by one and throwing them into the ocean, like frisbees out in the ocean. And the guy came up to the old guy and says, you know, there's millions of starfish here, there's no possibility you're going to throw all these starfish in the ocean.

He says, you can't possibly make a difference here. And the guy had starfish and he threw it out in the ocean and said, it makes a difference for that one. And it's that way with the issue of world poverty or reaching the lost or anything.

I cannot reach them all, but I can make a difference for one or two or ten or however many I can. And that's what I'm expected to do. That's my stewardship.

Now, okay, if I can't give to everyone, then what are the priorities, giving priorities? Does God have a preference? I mean, should I give to every guy on TV who says he wants me to give or everyone on the radio or every newsletter I get? Well, obviously I can't. I get too many of those. I have to decide.

I have to prioritize. What does God want His money to be doing? The money He's given me to steward, what does He want done with it? Well, there are some stated priorities that God has, and one of them certainly is the poor. Throughout Scripture, throughout the Old Testament, in the law, God required the Jews to give to the poor.

In Proverbs, there's a great deal said about giving to the poor. In the Psalms, likewise. In the prophets, the Jews were taken a great deal for neglecting the poor.

Certainly, in the teaching of Jesus, the poor have a very high profile in His teaching. He said, you know, blessed are you poor, woe unto you rich, and so forth. I mean, a great deal of talk about poor, and obviously a tremendous concern for them, also in the epistles in the New Testament.

Now, let me show you at least just a few Scriptures to indicate that when it comes to generosity, God is concerned about the poor. And I want to say this, I want you to understand this, because in a lot of cases, churches want you to give all their money to them, and let them distribute it for you. And sometimes they even say it's your obligation to give 10% to your local church.

We're going to talk about that concept in a few minutes. It's not biblical. But they say, you've got to give the money to the church, and let us distribute it.

Well, I was going to this church once, and they wanted us all to do that. But I had a bunch of poor friends, and none of them were getting any help from the church. And I asked the pastor of the church, I said, you know, do you mind if I take my 10%, and instead of giving it to the church, could I give it directly to some poor people that I know? And they said, oh, no, that wouldn't do.

You've got to let the deacons decide where the money should go, and so forth. And I looked at that, you know, yearly they put out a statement of where their money was going, and I didn't like any of it. I mean, the pastor was getting a salary about, well, bigger than the average salary of people there.

You know, a lot of the money was going to sustain a building. Very little was going to missions. Almost nothing was going to the poor.

There were all these projects and, you know, things going on. But it just wasn't anything I wanted, any of the money I was stewarding to go to. And I don't think the Bible says anywhere that you need to channel your giving through some agency, although you can if that's the way to get it to someone.

But you can give directly to the poor. Jesus never said give to the local church and let them decide where the money should go. I always thought, well, my money doesn't belong to the local church.

It belongs to God. And God's going to make me answer for what His money did that He put through my hands. And so, I want to know His priorities.

Well, the poor are His priorities. And sometimes the pastor isn't very poor. Sometimes the church isn't very poor.

I've gone to many churches that were quite rich. I just couldn't conscience myself to give them any money. Not that I was opposed to what they were doing, but they had enough money.

There were people I knew who didn't. And so, the Bible certainly indicates that the poor are certainly a high priority as far as God's concerned when it comes to giving or just in terms of how we're going to decide about disbursement of the things God has given us. If you look at Luke chapter 14, verses 12 through 14, Jesus said to him who invited him to this particular feast, when you give a dinner or a supper, do not ask your friends, your brothers, your relatives, your rich neighbors, lest they also invite you back and you be repaid.

But when you give a feast, invite the poor, the maimed, the lame, the blind, and you'll be blessed because they cannot repay you. For you should be repaid at the resurrection of the just. Now, there's where hope affects finances.

You hoping to be repaid now or at the resurrection of the just? Which do you prefer? He indicated you can't have it both ways. Interestingly enough, if you get repaid for something in this life, there's nothing left for you to be repaid at the resurrection. He says, do yourself a favor.

Do your good deeds and your generosity to people who can't repay you. Then God owes you. You'll be glad you did.

You'll be glad on the resurrection of the just if you find that God looks at his later and says, it seems I owe you some things here. But if you do all your generosity to people who can pay you back or from whom you're getting some benefit back, and that's the difference between say giving to the poor and giving to maybe a pastor. The pastor is giving you something and there is something, we're going to get to that.

God does want you to give to the pastor. But the difference between the pastor and the poor is this. You minister to the pastor because he ministers to you.

You receive spiritual things from him and you repay him in carnal things, Paul said, finances. But the poor, they can't repay you in any way except to pray for you, bless you

or whatever. But Jesus said, when you give, do it as a disinterested act, not a conniving act.

But if I do this guy a favor, then he's going to owe me something and he can pay me back and I'll get something back. Well, if you get paid back in this life, Jesus said, you're not going to get anything later. Do yourself a favor.

Do yourself a favor and help people who can't repay you, he says, and you'll be blessed, he said. That's the poor. In chapter 18 of Luke, verses 22 and 23, so when Jesus heard these things he said to him, this is the rich young ruler, he said, you still lack one thing.

Sell all that you have and distribute to the poor. He didn't say give it to the church, isn't that interesting? I think most people, most pastors anyway, you know, they get a guy come down to the altar to give his life to God and to join the church and he turns out to be a multimillionaire. They might say to him after he's secure in there, after they've got him tied in and he's not going anywhere, they might say, now you need to really help support the church.

But Jesus didn't say to this rich guy who wanted to be a disciple, okay, give your money to the church. I'm the church. Give it to me or give it to my disciples.

We'll put it in the bag. No, he said, you just take your money, get rid of it, give it to the poor. Come back to me when you've done that.

The poor out there. Jesus didn't want to find out which poor he gave to. He just said, give to the poor and you'll have treasure in heaven and then you come and follow me, said Jesus.

Obviously a concern for the needs of the poor. We see in the opening chapters of the book of Acts how the early Christians cared for the poor among themselves. And that's a very important point about this poor stuff.

God is concerned about all the poor and so should we. But the Bible indicates that our first priority is the poor among the saints, but not exclusively. We should not withhold our generosity from the poor among the non-Christians as well.

That's what the Good Samaritan tells us, right? I mean the story of the Good Samaritan. The Good Samaritan wasn't even of the same religion as the Jew who fell among thieves. That's the point of the story.

That's why he's a Samaritan in the parable. So you can say, oh, these guys weren't even of the same faith. They were not of the same nationality, not of the same religion.

They weren't brothers in any sense except that they shared the planet together and yet the Samaritan had some goods that that guy needed and he went and he generously

cared for that man. So I mean it's very clear that we're not supposed to only have compassion on fellow Christians, but the Bible indicates that our first priority should be to help fellow Christians who are poor. Paul said that in Galatians 6.10. Galatians 6 and verse 10, Paul said, Therefore, as we have opportunity, let us do good to all, especially those of the household of faith, especially the brothers and sisters.

We've got to do good to all, but especially the Christians. You know, it's their priority. If you're not aware of any of your Christian brothers and sisters who have a particular need and you do know someone else who's not a Christian, then doing good to them is part of the Christian duty as well.

It's clear that Christ is concerned about the poor just because they are poor. And of course, he's especially concerned about the poor who are his own children. And so are we to be.

That's our priorities in giving. So in the book of Acts we read that the disciples came together and had all things in common. It says that there was none that had anything lacked because the people were selling houses and lands and so forth so they could distribute to the poor.

As near as we can tell, it was the poor within the Christian group, not just all the poor in Jerusalem. Though I do have a quote from Justin Martyr, not with me, but I did read it here once in another series, how he said that the early Christians would bring all their goods and they'd give to all the poor in the town. I mean, the poor Christians first, but then they'd distribute to the poor non-Christians too.

They weren't very grasping of their money in those days. The Didache, which is a well-known early Christian writing, it may be written as early as 80 A.D., like within the lifetime of some of the apostles. Or it may have been written as late as the early 2nd century by people who knew the apostles.

But whoever wrote it claimed to be passing along what the apostles had taught. And the early church accepted the Didache almost as scripture. In fact, there are many churches that did believe the Didache should be in the New Testament.

When the final cuts of the New Testament canon were made, the Didache was excluded simply because it wasn't written by the hand of an apostle. But it was regarded throughout the first two or three centuries of the church as a normative description of Christian thinking and practice. And in the Didache, you find this exhortation.

It says, Do not hesitate to give, and do not give with a bad grace, for you will discover who he is who pays you back. Do not turn your back on the needy, but share everything with your brother and call nothing your own. Now, this is not scripture, although every line in it comes from somewhere in the scripture.

But it was a summation of the early Christian's view about what their duty was with reference to giving, especially to the brethren. Now, there is another priority God has when it comes to our giving, not just to the poor, but also to the promotion of the Word of God. The spread of the Word of God throughout the world is the primary mission of the church.

It's the project. It's the objective, to get it there. And as I said last time, not everybody is called to be on the front lines.

Notwithstanding impassioned missionary appeals in some organizations trying to get everybody who can be dislodged from their pew to go out to a foreign country, it's not the case that all people are called to go to foreign countries. Not all people have the gifts that would make them useful in foreign countries. And certainly, I mean, in the early church, we have like the Church of Antioch.

Church historians tell us that the church in Syrian Antioch was the missionary church to the Gentile churches. Fine, great. How many missionaries went out of the Church of Antioch? Three that we know of.

Paul, Barnabas, and Silas. And eventually, I guess, Mark went four. So, out of a whole church, in New Testament times, the leading missionary church to the Gentiles, as far as we know, four missionaries went out.

But boy, did they make a difference, because of the kind of missionaries they were. I don't necessarily believe that the Bible encourages saturation missions concept. Rather, hand-picked guys.

Instead of shotgun, more like sharpshooting. God gets a guy like Paul, gets a guy like Barnabas, and he can do a hundred times more through them than he can do through a hundred young teenagers who just don't have anything to do with the summer and decide to go on a short-term mission, most of whom bring reproach on the gospel while they're out there. But, you know, when the Antioch church sent out people, it was the Holy Spirit that sent them out.

The Holy Spirit said, separate to me Barnabas and Saul for the work I've called them to. Well, who were Barnabas and Saul? Two of the five elders of the church. They didn't send out their young, you know, high school graduates.

They sent out their old-seasoned, tried-and-true, well-known leaders as missionaries. Why? Because it worked at home. It's worth exporting.

You don't want to send out untested people. So, I'm not into... I'm not... I was... I knew Keith Green. Many of you know I knew Keith Green, and I'm a great admirer of his, but I didn't agree with everything he said.

He was very imbalanced at times, and as he lived, he realized he was imbalanced, and he usually changed his views. He didn't live long enough, because he was killed in an accident when he was quite young, to change his final view. The last thing he was saying before he died was, if you aren't on the mission field, you're disobedient to Christ unless you have a distinct call from God to stay home.

That's not biblical. Everyone on the... everyone in the Bible who went on the mission field had a distinct call to go, and everyone else stayed home. But, okay, these guys went.

Well, what do the people who stay home do? Don't they have any cooperation in the mission? Yes, they have the most important part. Well, one of the most important parts. Let me just say an equally important part.

They keep the guys who are out there alive, and Paul would write letters of thanks to people like the Philippians and so forth, because he was not able... There were times when Paul could generate his own finances, because he made tents. Other times, he was not free to do that, and these other churches supported him. Who? Well, the normal Christians in the church.

Their finances went to support the gospel. Now, I don't think that anyone will ever regret on the day of judgment one dollar that was spent responsibly on the promotion of the gospel. Now, there are some irresponsible ways to do it, because there's a lot of ministries that simply are not efficient in their use of money.

There are ministries that are preaching a false gospel, or whose leaders are absconding with money. Just because a group has a tax-exempt status, and they call themselves a mission, doesn't mean that that's a good place to put your money. Therefore, if you want to be a responsible steward and give, you probably ought to do a bit of research to find out if there's anyone who knows what happens to the money when it goes to this organization.

I've always liked, since I know a lot of missionaries personally, and I know a lot of poor people personally, I've always liked, in my giving, just to give it to the people themselves. But there are organizations that will fairly responsibly get it there. So, you just need to be careful.

But if you give a responsibly calculated gift to the promotion of the gospel to someone who's out there who's doing the work and doing it effectively, no matter how big that gift is you give, you'll never have occasion to regret it. At least not in the next life, and I wouldn't think you would in this life either, because you have given to God's priorities. I'll tell you, if I gave to some of these big churches any generous gifts, I'd often have occasion to regret it, thinking, well, where'd that money go? I can't give big gifts like this forever.

I don't have an infinite amount of dollars to give. What are they doing with this? In many cases, it's not a pretty picture when you find the answer, when you look at their financial statements. It's not what God would want.

But these are the priorities in giving. The poor, especially poor Christians, but not exclusively, and the promotion of the gospel. There's a number of places in the Scripture that talk about the need to support those who are doing the ministry, who are spreading the word and so forth.

Paul, of course, was one of those missionaries. He wrote to the Corinthians in 1 Corinthians 9, although he was actually not asking them to send him money, but he was nonetheless making the case that people like him should be supported. And he said in 1 Corinthians 9, we could read much of the chapter, but I won't take the time, but he says in verse 11, if we have sown spiritual things for you, is it a great thing if we reap your material things? If others are partakers of this right over you, are we not even more? Nevertheless, we have not used this right, but endure all things lest we should hinder the gospel of Christ.

Do you not know that those who minister in the holy things, he means at the Jewish temple, eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar? Now, what he's saying here is, he's talking about finances, and he's saying, you know, those who have sown in spiritual things, well, they've got to eat too. God made arrangements in the temple arrangement that the priests who were full-time in the ministry, they got to eat from the parts of the animal that weren't burned up on the altar, and from the tithes that the people brought. That was the way he supported them.

He says, actually, God has ordained that those who preach the gospel should live of the gospel. And, of course, the only way that's possible, he says that, by the way, in the next verse, 14, even so the Lord has commanded that those who preach the gospel should live from the gospel. That's not a command to the preachers.

That's a command to those who are supposed to be making sure that they're living by the gospel. And I've heard that many missionaries are called home every year from the field, not because they're ineffective, but because there just isn't the money. The Christians at home who sent them out are too concerned to have an additional car, an additional entertainment system in their home, or an additional hot tub, or something else, and they're not interested in keeping the missionary out of the field.

Now, I'm not saying people can't have hot tubs or extra cars. There are, I think, maybe some cases can be made for some of those things. I'm saying that the priorities of the Christian in giving are often not very commendable.

We don't see our concern in the spending of our money as much devoted to the things

that we say are the most important things as we see them going to things that we know are not the most important things. It's kind of a strange thing about us. We're just maybe kind of schizophrenic or something.

But the Bible makes it very clear that those who are preaching the gospel should be reaping something, their support at least, from it. Now, I don't believe, and I've said this before in a different series here, I don't believe in salaried ministry. I've been in ministry for 30 years.

I don't believe in salary. I've never taken a salary. I wouldn't if one was offering me.

I've been offered salaries before. I won't take one. I don't believe in it.

I don't believe the Bible would support salaried ministry because Jesus said to those who preach, freely you receive, freely give. Freely means you don't charge. But because I don't believe in salaried ministry doesn't mean I don't believe in supported ministry.

In the 30 years I've not been salaried, I have been supported. I just have never known in advance where the support was going to come from. It always comes from God.

That's where it comes from. The minister doesn't work for an organization. He works for God.

And his support comes from God through people, of course. But I believe that you'll never find a scripture about supporting the minister that's addressed to the minister. The minister is never told, make sure people support you.

When Paul says God has commanded that those who preach the gospel should live of the gospel, he's not speaking to the preacher. He's speaking to the people. And I believe that the preacher needs to be out there serving God just because God wants him to, not because he's got someone promising him money.

But the people who are not preaching need to make sure that they're not neglecting their responsibility there because God has intended that the gospel be preached and that those who preach it be supported by those who aren't preaching it. Or maybe even who are. I'm a preacher but I still give a percentage of my income to the gospel, to other people's ministries because that's where my heart is.

Where your heart is, your money goes. Other verses of the same type about that would be Galatians 6.6. I don't need to go into these in detail but of course Paul said there, let those who are taught in the word communicate, he means share in all good things with him who teaches. The word of God is work.

Those who minister in the word, it's a work. I'm talking mainly about supporting missionaries here. In this case Paul is talking about probably the elders of the church

who are ministering as he was also in 1 Timothy 5.17 and 18.

He says, let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. For the scripture says you shall not muzzle an ox while it treads out the grain. And the laborer is worthy of his wages.

So again, the laborer in this case, or the ox, the worker, is the one who is working in the word. We are supporting the word of God whether we are preaching it or whether we are supporting those who do is what Paul is saying. One other verse on this, just an example from 3 John.

I've given enough verses on it but it's not very often you get to give a verse from 3 John in a Bible study so I might as well take the opportunity. In 3 John verses 5-8 John is commending his friend Gaius for a number of things including his hospitality and his generosity to traveling ministers who came through. And he says, beloved, in verse 5, you do faithfully whatever you do for the brethren and for the strangers who have borne witness of your love before the church if you send them forward on their journey in a manner worthy of God.

You will do well because they went forth for his namesake taking nothing from the Gentiles. We therefore ought to receive such that we may become fellow workers in the truth. Now receive in this case means receive and give hospitality to these traveling ministers who need a place to stay.

Well, show some generosity to them, give them food, give them a place to stay. He says, and by doing so we may become fellow workers for the truth. Now the guy who's traveling and preaching is laboring in the truth.

But the people who support him are also fellow laborers in the truth, John says. And so these are the priorities in giving, the poor and the gospel. Not buildings, gymnasiums and so forth, the things that churches spend a lot of money on, parking lots.

I won't say that there's no valid money spent on parking lots. I think that if a church... I mean, I'd rather walk on pavement than on mud to go to church. But the fact is a church I went to for many years started out in a bean field and it didn't have a paved parking lot.

And we did trudge through the mud and the rain to get to the church. And you couldn't find room for all the people in the church. And I mean, you didn't need a parking lot.

They eventually paved it, made it a little easier. But, you know, we have to remember that church buildings in general tend to be the most inefficiently used real estate in the city. Almost all other real estate in the city is either used for people to live in full time or for business five days a week or six or seven days a week.

They're used all the time. Huge expense to have a building and property, but at least most properties used a lot. Churches are used for Sunday morning, Sunday evening, maybe Wednesday night.

Some churches really use their buildings a lot. The church I visited, my old church in Calvary Chapel down in California, I was at last week, they got several meetings every night of the week. Now, I can't blame them for having a parking lot in the church and spending a lot of money because the building's used all the time for the things of the kingdom of God.

It's just that in many cases, a church building is just there as a, I don't know, a status symbol or something for the group that meets in it. Hey, we got a building. Look at our beautiful building.

Look at the stained glass. Look at the steeple. But it's empty most of the time.

All this property being used up, why not sell the church, sell the property, meet in a Grange Hall and give that money to the poor? I mean, there is such a thing as being accountable for our stewardship and many churches don't act any more than individuals do like they know it. Now, some other questions about giving. One, how much should I give? How much should I give? Well, this brings up the issue of tithing, doesn't it? I mean, I've been taught from my childhood that the top, the 10%, the first 10% of all income that I get is God's.

That was bad teaching. I learned later when I got older that 100% is God's. But I was raised in a church that taught that the first 10% is God's.

If you don't give it to Him, you're robbing Him. I now believe if He doesn't get 100%, He's being robbed. But that doesn't mean Him getting it means you give it all in the offering.

I mean, if you're buying shoes for your kids, that's what God wants done with that portion of it. He wants your kids to have shoes. If you're buying food for your family, He wants that.

He's not being robbed there. That's what He wants done with some of that money. But once those kinds of things have been met, the rest is His too.

And anyway, where does this doctrine come from that the local church should get the first 10%? It's called the Storehouse Tithing Doctrine. That's the official name for that doctrine. It's been around for a few years.

I don't know if I'll ever find a church in the 21st century that doesn't teach it. But I don't know of any place in the Bible that would support it. If you hear preaching about tithing at some church someday, they'll probably always use Malachi 3.10. Bring all the tithes into the storehouse that there might be meat in my house.

And prove me herewith this day, saith the Lord. See if I will not open the windows of heaven and pour you out a blessing that you cannot receive. Well, great verse for tithing.

It's just wrong people to be saying it to. Tithing means tenth. Did you know the word tithe means tenth? Tithing doesn't mean giving.

One person who heard me for years and many times heard me say, I don't believe in tithing. He got the wrong impression. He thought I didn't believe in giving.

He didn't know me very well. I survive because people give. I do believe in giving.

I don't believe in tithing. But the fact is tithing is a tenth. And in the law, God separated a group of Israelites, called the Levites, aside for full-time ministry.

They needed to be supported. And so God told the other tribes to take a tenth of all their produce and take it to the storehouse, which is at the temple in Jerusalem. Or earlier than that, it was in the tabernacle.

And then the Levites would eat it. And the Levites would take a tenth of that and give it to the priests. And so everyone was given a tenth, except the priests themselves, I guess.

But the point here is that the tenth was supporting a huge body of full-time ministers. And it was not an excessive amount to be giving to that project. There are a lot of churches that would tell you it's your obligation to bring a tenth of your income to them, although they don't have very many ministers full-time.

What are you going to do with all that surplus money? Oh, they'll find something. But why should you have to give it to them? Well, you don't want to be under God's curse. The Jews and Malachi, I think, they were under God's curse because they had been robbing God of His tithes and offerings.

Okay, what is a tithe and what's an offering? Well, I was always taught this. And tell me if you were taught something different. I doubt it.

I was taught the tenth percent is God's. You've got to bring that to the local church because that's the storehouse. And then, if you want to support Brother Andrew's ministry or World Vision or Worm Branch ministry or some other, you can give above and beyond your tithe.

That's called an offering. The tithe is obligatory to go to the local church. Everything else is an offering if you give it.

And you can give it to wherever you want, but make sure that the local church gets the tithe. In fact, you'll hardly even hear of a parachurch ministry teaching something different than this. I hear Larry Burkett and all these people.

By the way, I like Larry Burkett a great deal. I think, you know, 90-something percent of what he says is just great. But he does presuppose some things I don't.

He presupposes an American lifestyle, which I don't think the Bible does. But in general, he gives very good biblical counsel in my judgment. I recommend him for the most part.

But, I mean, even on his show, he'll say, make sure you're giving your tenth to the local church. And a lot of ministries say, make sure you give your tenth to the local church and then send whatever else you can to ministries like ours. Well, where in the Bible does it say you bring a tenth of anything to the local church? It's not there.

There's not one statement in the New Testament about tithing, except there's two, but they're not relevant to the issue of Christian duty. One is Matthew 23, 23. Jesus said, Woe unto you, scribes and Pharisees, hypocrites, for you pay your tithes of mint and anise and cumin, but you neglect the weightier matters of the law, justice and mercy and faithfulness, and these you ought to have done and not leave the other undone.

Now, what did he say? He said, you Pharisees, you do pay your tithes and you neglect this. You should have done both. In other words, you should have paid your tithes and you should have done these other things too, these weightier matters.

And so someone says, well, you see there, Jesus taught tithing. No, he didn't teach tithing to his disciples. He said the Pharisees had paid their tithes and they had done well to do so.

They were under the law that was required of them. He didn't tell his disciples to tithe. He just said to the Pharisees, what you did was appropriate.

You were required to do that and you should have done far more too. But he did not teach anything about some ongoing duty to tithe in the New Testament. The only other reference to tithing in the New Testament is in Hebrews chapter seven, where we're retold the story from Genesis 14 about how Abraham gave a tithe of all to Melchizedek.

Now I heard someone use a very ingenious analogy from this to try to say, well, Christians should tithe the local church. They said, listen, Melchizedek, well, Abraham is the prototype believer. He's like the type of the Christian, right? Okay.

He's the tither in the story. Who's the recipient? Melchizedek. Well, who's Melchizedek represent? Well, Melchizedek brought out bread and wine.

Who serves you bread and wine? The local church, right? Okay. So you give your tithe to the one who gives you the communion. A Presbyterian told me this once.

I said, well, that's, you know, I've been a Christian a long time and I've taught through Hebrews verse by verse. I never have heard that application before. I always thought

that what the writer of Hebrews was saying is that Melchizedek represented a superior priesthood to that of Levi and Levi in Abraham, his ancestor, actually paid tithes to Melchizedek showing that the Melchizedek priesthood was superior to the Levi priesthood.

I didn't know there was this story about the New Testament believer in the local church. Some people have such revelation. They see these mysteries that you can't get exegetically.

But I, frankly, there is nothing in the New Testament to support giving 10% to your local church. I don't, I'm not against it. I'm just saying, I'm against teaching that people are supposed to do it because it only, not because I'm opposed to the church getting it.

I just am opposed to people teaching false doctrine. It's not there in the Bible. Now some would say, wait a minute, Steve, I suppose you're going to tell me tithing was just for those under the law and that's why we don't have to do it now.

But what about Abraham paying tithes to Melchizedek? That was before the law. And what about Jacob? When he set up that stone at Bethlehem, he said, God, if you bring me safely to my father's home again in peace, I will give a 10th of all to you. Isn't that tithing? Sounds like it to me.

And both those guys did it before Moses, before the law. So they say, you see, tithing predates the law. Therefore it did not end when the law ended in Christ and it still continues.

Clever argument, just isn't valid. On that argument, you could claim that circumcision is still necessary too because it predated the law. Abraham did that too.

So did Jacob, but we don't have to do it. It later was incorporated in the law of Moses, but it went out with all the ceremonial things that went out when Christ fulfilled them. You could argue for offering animal sacrifices on that basis.

They offered animal sacrifices way back in the garden of Eden or outside the garden, just outside, I guess. But Abraham offered animal sacrifices and that was in the law. I guess we still have to offer animal sacrifices.

Now, the fact of the matter is we don't have any evidence that Abraham or Jacob were tithers. There was one occasion when Abraham had a unique encounter with this man, Melchizedek, and gave him a tenth of the spoils of battle. We have no record that Abraham, on a general basis, made trips to Salem to give this man a tithe of everything his crops produced or his sheep produced.

We don't have any evidence that this man was a tither. We have one instance of him giving a tenth to this one man. Likewise, Jacob.

We're not sure if Jacob ever even did what he said he was going to do, but if he did, he did it once, as far as we know. There is no teaching in the Old Testament that when the Messiah comes, he's going to take a tenth of your money. In fact, that's what God told Samuel to warn the people about.

When the people said, we want a king, God said, warn them he's going to take a tenth of their money. He's going to take a tenth of all that you have. Well, some churches apparently think they are kings because they're doing the same thing God said the oppressive king would do.

It's not oppressive, of course, to think that we should give ten percent to the ministry of God. I give twenty percent of everything. I don't say that to boast because I'm sure some of you can do far better than that.

I'm just saying I don't want you to think that I'm against tithing because I'm too stingy. We give twenty percent of everything that comes into our hands and gladly give more when we have it. But the fact is, I think it's false doctrine.

I think it's self-serving doctrine that churches have perpetrated. I don't know if I've ever found a church that doesn't teach it, but there's not a line of Scripture to support it. What the Scripture does support is this, stewardship.

Stewardship means God owns it all and I'm responsible for every penny to be used the way God wants it to be used, period. Not ten percent. God gets his ten percent, then I can do whatever I want with my ninety.

I don't have ninety. I don't have ten. I don't have one percent.

I have been bought with a price myself. I'm not my own. I don't own anything.

God owns me. He owns everything I have and someday He's going to ask me what I did with His stuff. And if I say, well, I took the ten percent I thought was yours and I gave it to the place I thought I should give it and I thought that was all I had to do and I spent the other ninety percent on me, I don't really know that that's going to be a happy state to be in before Christ.

I mean, many people who've just given their ten percent to the local church, Christ might say, did you notice what they spent their money on, Christian? Why did you give them any of it? Well, I was told to. It was preached that I should. The Bible does not teach anywhere in the New Testament that believers are to take ten percent and give it to one agency anywhere.

Believers are taught that all that we have, we need to say, okay, God, what do you want done with this one percent and this one percent and this one percent? I mean, we don't have to be that particular, but I mean, if I say, okay, I want to give this chunk here and

this chunk there and this chunk there and I really think that's all God wants me to do, the rest I think He wants me to get a new pair of jeans, you know, and maybe get rid of this and get a more reliable car. That's okay. If God wants you to have a reliable car, you don't have to feel guilt at all about getting one.

If God wants you to have a more comfortable dwelling place for your family, then, I mean, if He wants it, no one has any reason to be ashamed for having spent God's money on what God wanted you to spend it on. All I'm appealing for, I'm not appealing for people to not spend anything on themselves or their families. Far from it.

I'm just saying every Christian should be conscious of the fact that what they're spending, all that slipping through their hands on this little luxury or that little luxury, it's not theirs. They're dealing with someone else's stuff and that someone else is going to say, hey, where's my stuff? That's what Jesus said. The master gives out these things to his servants.

He comes back and says, where's my stuff? And he wasn't very happy with the one who only was able to give back all of it. He wanted someone to double it. Some Christians, when God says, where's the stuff I gave you? They'll have, well, you got 10% back.

Well, the unfaithful steward who buried the one talent, at least he could give 100% back. It's going to be a pretty poor excuse when I say, God, you gave me 100%. I gave you back 10%.

That's not very good stewardship. I don't think I'll trust you with many cities, son. Kind of wasteful there.

But you see, money spent on the will of God isn't always money spent religiously. As I said, feeding, housing, clothing, transporting, equipping for whatever needs to be equipped for, for your job, for your ministry, for your family needs. I have no qualms against giving my kids a bicycle.

I mean, things like that. I'm not some kind of Scrooge who says, not one penny to anything except the church or not one penny to anything except world vision. I'm really much freer in this matter than some might imagine, hear me to speak.

But I do believe these things and live by them. It's more a matter of attitude and more awareness that I'm talking about. I'm not talking about how much you're giving.

I'm talking about whose it is and whether he's getting what is his or not. And then let me read something from Irenaeus. You know Irenaeus.

He was a disciple of Polycarp, who was a disciple of the apostle John. He was a major Christian leader, a bishop of the city of in France from 130 to 200 AD. So late second century bishop left quite a few valuable things in writing.

Irenaeus said this, the Old Testament saints offered their tithes. Notice this contrast he makes here. He says the Old Testament saints offered their tithes, but those who have received liberty set apart everything they have for the Lord's use, cheerfully and freely giving them not as small things in hope of greater, but like that poor widow who put her whole livelihood in the treasury of God, unquote.

Now the interesting thing about Irenaeus is he spoke for, you know, the mentality of the Christian community of his age. That story of the poor widow who put everything into the treasury, he says that's what all Christians who have received liberty do. He said the Old Testament Christians brought a tenth.

Those who have received liberty bring everything and give it to God. That doesn't mean you bring it all to the church. It just means you present it all to God and say, God, this is yours.

Thank you so much for giving it to me. What am I supposed to do with it now? And, you know, help me to do with it what I won't be ashamed of on the day of judgment. Maybe the question of how much should I give is the wrong question.

Maybe how much should I keep is a better question because that story of the widow who gave her two mites, that's what the story is about. The Pharisee gave a large gift, but he had a lot more at home, and Jesus said that he was unimpressed with the man's generosity. The widow gave very little, actually, but kept nothing for herself.

And when I say keep nothing for yourself, remember, I'm not saying you can't have anything in the bank. The question is whose is that money in the bank and is he going to get any of it? If you ask Christians whose money is that in your bank account and they know where you're going, they'll give the right answer. Oh, that's God's money.

Oh, did he, has he ever gotten any of it? Is he ever going to see any of it? Is any of it going to see any of his projects or only yours? That's the question. And I don't say it to be, I don't say it to make anyone accountable to me about it. I just know that someday that's going to matter to you.

I'm trying to do you a favor and let you know in case you weren't aware of it. It's important. Clement of Alexandria, one of the first teachers in one of the first Christian schools in Alexandria in the mid second century, he said this, one who knows God impoverishes himself out of love so that he is certain he may never overlook a brother in need, especially if he knows he can bear poverty better than his brother.

And if he suffers any hardship because of giving out of his own poverty, he does not complain. But who's he talking about? He's talking about, well, he's talking about one who knows God. He says, this is apparently the understanding of the early church.

You know God. Oh, well, then you, you don't mind being poor. You don't mind

impoverishing yourself to help someone else out.

It's not a matter of even how much you're able to give and how much you keep, how much you're not giving. He says, listen, you don't, notice they didn't believe in tithing in the first three centuries of the church because it wasn't taught in the New Testament. And I don't think it's biblical doctrine.

By the way, I should say this, that even if the New Testament did teach tithing, there's not anything, not the remotest suggestion anywhere that any of the money should go to the local church, or at least the tithes should. The idea that the local church is the storehouse is where this comes from, the storehouse tithing doctrine. I heard a famous preacher, I was in his church visiting once and he made this point.

He said, the storehouse is where you go to get your food, where you're fed. Your local church is where you're fed. So you bring your tithe to your local church.

I didn't get a chance to talk to him. There were too many thousands of people throwing it. I wanted to ask him where he got the impression that the storehouse in Malachi was where you go to get your food.

That's what he said. As I understand it, the storehouse is where you took your stuff so that the Levites could have food. They ate from it, not me.

If I was a Jew, I wouldn't go get my food at the storehouse. I take my food to the storehouse for the Levites. They get their food there.

This is talking about giving to the temple to support the ministers. It's not talking about the place you're being fed. Now, of course, if you're being fed at a church, I mean, I may seem like I'm being pretty hard on the church.

I mean, if you're being fed spiritually at the church, that's a good place to give money. 10% or 20% or 30% or 50%, however much you feel God wants you to, or 1% or 0%. But the point is, there's nothing wrong, of course.

In fact, there's something very right about giving support to that which ministered to you spiritually. There is something of an indebtedness there, Paul said. But there's nothing wrong to single out a 10% figure for a particular organization or something.

That's what I'm concerned about. It has to do with the way that churches manipulate people unbiblically in order to keep their institution going. Now, let's talk about some lifestyle things here.

I'm not going to have as much time as I wanted to. I won't cover as much as I wanted to. But I've talked about giving.

I thought I'd spend less time on that. But let's talk about lifestyle decisions because this

has to do with the part you're not giving, the part you're keeping. Now, in general, I personally think while no one should judge another man's servant, that includes me.

I shouldn't judge anyone's servant. And you're a servant of God. I won't judge you, certainly.

In fact, there's not one person here that I feel any criticism at all of their lifestyle so far as I know it. But I would say my philosophy is if it's really true that on the Day of Judgment, what's going to matter is how much was produced from what God gave me for the Kingdom of God. How much of what came to me really promoted the interest of God's Kingdom.

And the more, the better. On the Day of Judgment, I know my position is going to be the higher that percentage is, the better. Because on the Day of Judgment, I'm not going to have my house and my boat and my RV and things like that.

On the Day of Judgment, I'm going to have eternity to regret or to rejoice in the things I did while I had the opportunity to do something. And that's reality to me. To me, that's more reality than this solid building is.

And so I want my lifestyle, and I consider this to be kind of normative Christian thinking, but I shouldn't be so bold as to think the way I think is normative. But I think this way because I think it's normative is that my lifestyle decisions, which has to do with expenditures, should be made in such a way that as much as possible of what comes into my hands can go out of my hands again in the direction that I want to have it on the books on the Day of Judgment. And that means I'll make different lifestyle decisions than my non-Christian counterpart would make.

Lifestyle decisions. What is the Christian teaching on this? Well, first of all, let's consider things like a choice of vocation or career. That's a lifestyle decision.

What am I going to be? Am I going to be a janitor? Am I going to be a CEO of a huge corporation? That's a lifestyle decision. What am I going to go for? These decisions are made primarily by young people before they get out of high school or something or about the time they're looking to start a family. They need to, okay, how are we going to live? What are we going to live on? How are we going to make the money? Are we going to be a rich family, a poor family, comfortable, uncomfortable, whatever? I would say the main thing in the Bible is it is wrong to avoid hard work because the Bible says that hard work is the normative means of producing bread.

In the sweat of the face, you should eat your bread. Now, if God allows you to make a good living without sweating much, that's great. I mean, that's icing on the cake, but you shouldn't have it as your, you know, my insistence is I'm not going to go out and dig ditches.

You know, that guy who's being fired from his stewardship, he says, I'm ashamed to beg and I can't dig. And, you know, I think a Christian should be willing to do any honest work that God gives them, lowly or much. Servanthood is more important than status.

And hard work is a virtue. It can be, I should say. Look what Paul said in 1 Thessalonians 4, verse 9 and following.

1 Thessalonians 4, 9. But concerning brotherly love, you have no need that I should write to you. For you yourselves are taught by God to love one another. Then skip down to verse 11.

That you aspire to lead a quiet life, to mind your own business and to work with your own hands, as we have commanded you, that you may walk properly toward those who are outside and that you may lack nothing. Now, Paul connects this with brotherly love. Work with your hands so that you'll lack nothing and you can walk properly toward everyone and you can have brotherly love.

Brotherly love means you do for your brother what you'd want done for you. To produce food requires somebody to work. If I don't work, somebody else is going to have to work enough for his food and mine.

That's not very loving. However, if I work extra hard, I can supply for myself and someone else who can't make as much. I can be one of those who gather much.

Gathering much is fine and we shouldn't avoid hard work. Now, in our society, of course, we understand that working with the hands is not the only way people work and it's not even necessarily the hardest work. Working at a desk can be very hard work too.

Paul mentioned those who labor in the Word and doctrine. That's a work too. That's a mental kind of work or something.

There are people whose work is more administrative and there's people whose work is getting their fingernails dirty. Just so it's real work and just so they're not shirking work. There's nothing unbiblical about being in management and there's nothing unbiblical about being in the labor force.

There's nothing unbiblical about having your own business and there's nothing unbiblical about working for someone else. Career choices are a multitude and there's very few restrictions, but the Christian should by no means avoid work and should by no means choose a career simply because he doesn't want to work hard in this particular career won't make him work hard. What do you have better to do than to serve God working hard? I can think, if a person also has a gift to teach or preach or to do something and they're in ministry as well, I can see they might not want to work too hard on their job or too long on their job so that they can go out and do more ministry.

But most Christians don't do a lot of preaching and teaching and so forth and if they don't then they could work harder and make more money so they give more to God. There's a gift of giving in the Bible and if a person's gift is preaching then they ought to preach. If a person's gift is giving they ought to give and working is a means of having something to give.

And who has the gift of giving? Those who have money. That's what Paul said, tell those who are rich to distribute, to give, to share. Giving is a gift that God has given to all who have money and even those who don't have much like that widow who only had too much she had the gift of giving but not quite as substantial.

The point is working hard means that we can give more. The book of Proverbs, we won't look at all the verses that say this, there's probably dozens of verses in Proverbs that say that hard work produces more prosperity. What's prosperity for? So you have more to give, more to contribute, more to do for God.

Now when it comes to choosing a vocation this has to do with educational choices too. Are you called to be a doctor? Are you called to be a lawyer? Are you called to be an engineer? Well probably you have to go to college for that. Are you called to be a nurse? You might need to go to college.

Okay, well college costs money, costs years, I mean that's an investment, that's a stewardship. If God wants you to be those things then he apparently wants you to do those things but I'd like to challenge the notion that everybody ought to go to college because in our society it's just a given, just a given. You're out of high school, what are you going to do? Go to college.

Why? Well I'm out of high school. What else are you going to do when you're out of high school? Well what do you plan to do with your life? I'm not sure yet, I'll decide after I've been in college a couple of years. Well does what you're going to do require a college education? No, not necessarily, I just, going to college is just, I've got time while I'm young, I'm going to get the college out of the way.

My view of college is based on my general feeling about what the scripture teaches about priorities. It doesn't say anything about college specifically, although it does say, Jesus said, I thank you Father you've hidden these things from the wise and prudent and revealed them to babes. Sometimes he says there are not many wise among you.

It says in Jeremiah chapter 9, it says, let not the wise man boast in his wisdom but in this that he knows and understands me, God says. But wise and education aren't the same thing. I mean education, a person's education I think should be an end, I mean a means toward an end.

And that end should be the call of God. God's call on me is to be a, and fill in the blank,

and say how much education do I need to do that? And most, I don't know why women go to college. I'm not saying women can't learn as well or better than men, I'm just not sure why they need to go.

I don't think that very many women, according to scripture, are called to go out into the workforce or labor force. Now maybe women can be better at whatever God calls them to do with a college education sometimes, but I think people hang too many hopes on a college education. They think it promises much and soaks a lot of dollars and usually leaves people with a lot of debt and leaves them with four or more years less of their life to serve God than they would have had if they hadn't gone.

Now some people got to go to college because God's calling them. My view of college is this, if a young person knows that God is calling them to be something that cannot be obtained without a college education or that can be better obtained with one, that's a legitimate reason to go to college. But they should also go there as one who sees himself like an arrow flying through the air, not picking up much on the way except, you know, what's essential to the path.

Colleges are designed to destroy Christian faith for the most part, and that is not necessarily less true of Christian colleges, a little less true of Christian colleges, because most, no Christian college would say, would define their task as destroying people's Christian faith, they just end up doing it a lot. I mean, you go to Bible college and you get a lot of good doctrine, but whatever zeal you had for God is often evaporated by the time you've gone through four years of that kind of stuff. Now that is not true of all.

There are some educational establishments that are exceptions. I'm only talking from the experience of all the people I know who've been through college. Most of them would have to say, with very few exceptions, they were better Christians when they went in than they were when they came out.

And that being so, I certainly don't want my kids to go there unless they have a call from God to be there. If you have a call of God to be there, then He'll give you the grace to not be damaged by it. And I've met people who've gone through, very few have gone through, and they're just as on fire for God as ever.

I have a friend who's a doctor. He was a teacher in our school in Bandon, Bible teaching. And when our school left Bandon, he went off into college and medical school, and he's a medical doctor.

He wants to be a medical missionary. I know another guy who's a medical missionary. Both of them turned on for God.

They went through their schooling like flaming arrows, and they're as on fire for God as before they went in. So what I'm saying has exceptions, just not very many that I've

seen. I know many people who were on fire for God in high school.

They lost their faith when they went to college. And I'm just not eager to recommend that to people unnecessarily. If it's part of God's call on your life to go to college, go.

And trust God for the grace to not be destroyed in an institution which in many cases is made to do that. But at the same time, consider callings that don't require a college education. Most don't.

Being a good mom doesn't. Being a good wife doesn't require that. And we should not be ashamed to be common laborers.

Now, if God is calling you to something that makes a lot more money than that, feel free. That's great. Do what God says.

But some people just don't want to think, I don't want my son just to be a janitor. I would like my son to be a janitor, although I'd much rather he was a Bible teacher if he's called. But a janitor would be just fine.

Anything that keeps him humble, anything that's honest work, anything that keeps him from feeling he has to move to the city. What's a problem with that? Well, of course, different people have different reasons. I think the majority of people move there because there's high-tech jobs, don't have to work out in the sun so much and stuff.

Christians need to be thinking differently. Christians need to be thinking, listen, I don't need a cushy job. I don't need a lot of benefits.

I don't need a lot of money. All I need is to be in the will of God. And I don't have to assume that the will of God is the same as our culture would normally suggest.

Out of high school, go to college, then get a job where you can climb in the organization and so forth. Actually, I personally think the Bible suggests that self-employment is very desirable, though it's not required. It's that passage about slavery that Paul has there in 1 Corinthians 7 verses 21 through 23.

He says, you know, if you're a slave, don't care about it, don't mind it. But if you have a chance to be free, use it. It's good to be free.

It's good to not have to be under the thumb of an employer or a master who sets your schedule. It's nice to be able to be more flexible, but it's okay if you are. I would say that many people, I'd say very few people percentage-wise in our society consider self-employment very seriously initially because there's more security in corporate America.

Get into the bottom floor, you can rise to the top. Maybe by the time you're 40s, you can be making, you know, half a million a year and have all kinds of perks and benefits. You don't get those when you're self-employed.

But you don't get liberty when you're in corporate America in the same degree either. I mean, there's there's a trade-off there. There is security in a corporate situation, but there's freedom in a self-employment situation to a certain extent.

I'm not saying that one is all that much measurably better than the other, but the Bible does seem to indicate if you're a slave, it's okay. If you can be free, do it. If you can get out of that slavery, fine.

And although slavery is different than employment, I admit, still I think the idea of being God's servant rather than servant of man is an ideal. It's a good ideal. If you have to be a servant of man, that's great too.

Fine. Another thing about our lifestyle choice is to avoid waste. Jesus, after he fed the multitudes, even though all that food had been produced miraculously without any work, he said to his disciples, gather up the fragments that nothing's wasted.

Nothing wasted? What does he care about waste? He could produce, you know, all that without effort. If anyone didn't have to care about wasting, it was Jesus. Because, I mean, if they had just one crumb left, he could have fed the multitudes tomorrow.

Why gather up all the fragments? I guess it's just to set an example of not being wasteful. Don't leave all that good food around that can be recovered and used. And I think Americans have a great deal of waste in our lifestyle.

Remember Luke 16.1, Jesus said, the steward who was called in, he was told he was five because he'd wasted his master's goods. It's our master's goods we've got. We need to make sure we don't waste them.

I could give examples, but I don't have time. A lot of other considerations. One very important financial consideration for Christians is whether they're going to live on a single income or double income.

And there's nothing wrong with a double income. The Proverbs 31 woman brought an income in, but she didn't leave home to do it. She made things at home and sold them to the merchants, and they took them to the marketplace.

She had a home-based business, but she was home for her kids. She was home to run her house like she was supposed to do. But there's nothing wrong with having a double income.

But some people feel the only way they can have double income is for the wife to go out and get a job outside. If that is the case, the Bible would certainly, I think, discourage it because it says, as we, I think, are well familiar in Titus 2 and in 1 Timothy 5, that wives ought to be keepers at home, guiding the house, caring for the children. This is the normal calling for most wives.

If God has a different call on a few women, that's between them and Him. But I'm just saying most young girls in our society. I got a call on my radio show from a lady, a young girl who's a college student.

She said, she said, how am I supposed to know the will of God for my life day by day? And I said, well, let's start out with why are you a college student? What are you studying for? Is that the will of God? I mean, do you, what do you, what are your goals in life? Do your parents want you to be there? Can you live at home? I mean, she was just at college because it seemed like that's what you do. She's a woman. She's got to go out and get a job.

That's not what Christians are supposed to presuppose. Now, it may be true that God will do unusual things. Most of the time women didn't lead Israel either, but once in a while there's a Deborah that God raised up.

That's God's business to make the exceptions. But when it comes to norms, we don't want to change the norms to agree with the exceptions. We can recognize that God does call people to do some different things than the norm.

In fact, most of the stories in the Bible about people who weren't quite fitting in with the norm, they did something exceptional. But most of us are not that exceptional. And we need to consider that God might want us to do the normal thing that he wants most Christians to do at times.

And so I would say that, you know, a lot of people say we can't live on a single income. Why not? Well, because we're so much in debt. Well, maybe there's more problems than one in this situation.

Why are you so much in debt? You see, the choice to be single income or double income and the choice to be in debt are both related to one issue of being content with such things as you have. That's what the Bible commands us to do. Let your life be free from covetousness, it says in Hebrews chapter 13, and be content with such things you have.

If you're content with what you have, why do you have to go out and go into debt to get more? Now, there's very few people I know who can work and who can't earn enough for food, clothing, and housing by doing so. Minimum wage, full-time work would cover those things in a modest way. Maybe not the way we want to live, but the way, I mean, we can do it.

We can do it. If we're not content with that, we go into debt. Now, is debt wrong biblically? Does the Bible forbid debt? Some say it does because Paul said in Romans chapter 13, owe no man anything except to love one another.

That does sound like it's forbidding debt, but it can't be taken just as a blanket statement that debt is a sin because the Bible actually says to lend to everyone who

asks you, and lending means you make them go into debt to you. Of course, you don't have to require them to pay it back, he said, but they still are borrowing, not receiving a gift. The Bible doesn't ever say that lending is a sin, but it certainly indicates that debt is a sin.

It certainly indicates that debt is not a desirable situation. Some say it's a judgment from God because God told Israel that if they are godly, they will lend and not borrow, but if they're ungodly, they'll end up borrowing and not lending. That is, if they ever were so financially depressed that they had to borrow money, it was because God's judgment was on them.

Now, I won't say that's always the case, but I would say this, that David said, I've been young, and now I'm old, yet I've never seen the righteous forsaken or received begging bread. I really think that if the righteous do not beg bread, but they work, they will be able to live. They may not be able to live opulently, affluently, but they'll be able to live.

And, you know, part of the duty we have here as Christians is to grow spiritually, and some of us, where we need to grow most is in the area of contentment. Contentment, a very high value in the Bible, one that many of us don't have very much exercise in, because we don't have to. I don't have to be content with what I have.

I can get 13 new credit cards a month. I don't even have to ask for them. They come in the mail.

I can go into debt \$100,000, but none of these people know I don't have any income. But, I mean, I could live a great lifestyle. Actually, I do.

My lifestyle is quite comfortable, but the fact is I could live rich if I wanted to go into debt. But who wants to do that? Debt is such a bondage, and the Bible does teach that. If it's not a sin, it's at least a bondage.

It's to be avoided. If you are in debt, the Bible doesn't say you have to feel condemned, but it also doesn't have to tell you. You already know you're in bondage, because if you're in debt, you are not free to use the fruits of your labor for God.

You have to give them to somebody you've already indebted yourself to, and that's not a desirable thing. There's a lot more issues here, I'm afraid I'm going to have to just pass on. A lot of them, if you got the notes a few weeks ago, you know what a lot of them are, but I'm out of time here.

Let me see if there's anything I just can't pass on. Not much. I would say maybe a couple of things here.

One is retirement. As a minister, I don't believe in retiring. I don't believe I should retire.

I don't know why any minister ever retires. I mean, if you're called of God to preach, I don't know that he ever gives you a discharge and says, okay, take it easy for the rest of your life now. I believe that all of us are supposed to expend ourselves like the apostles did until the day they died in the work that God gives them to do.

Now, if you're retired, working in corporate America or something, and you really want to serve God in better ways, I can see wanting to retire. That'd be good. It'd be good to get out of that and be able to be supported by a pension and then serve God.

What I don't understand is people who want to retire so they can just kick back for the rest of their life. Say, well, I did my duty. I worked for 35 years, and now I'm going to enjoy.

Well, that's not a worthy Christian attitude. That's the attitude of the man who said, sold as much goods laid up for many years, eat, drink, and be merry. And God said, you're a fool.

You're a fool. And so, I mean, it's not wrong to retire from one occupation so that you can then get into some other work that's of value, but to desire to retire so that you can just live off the fruits of what you did and take a sabbatical till you die, that is not a biblical attitude, though it's a very common attitude in our own society. And, you know, a lot of the snowbird type people, not meaning to condemn them or anything like that, but the people who, you know, they kind of live in their motor homes and go back and forth to just, you know, one luxury spot after another because they've got the money to do it and got no other responsibilities.

I feel so sorry for them. Oh, I would hate to be getting 65 years old and have nothing else to do of value. I just could... I'd just soon die.

And I guess a lot of people do die shortly after retirement. Someone told me statistics about this. Most people die just within a few months or years after retirement.

It's kind of strange, but retirement is okay to retire from one occupation to do something else, but to become idle in old age is not okay, although in America that's considered pretty typical. The other thing I wanted to say something about was investments. Stewardship does involve investment, but I'm a little concerned about the general attitude about investment in our culture today simply because there's a lot of people trying to get rich fast with certain kinds of investments.

The stock market's been, you know, really doing real well most of the last, what, 10 or more years. It's kind of waffling a little right now, but I mean, it really encouraged a whole bunch of people to sink tons of money into the stock market because they hoped for a real quick, a real quick rich thing to happen to them because the stock market went up. And a lot of people have gotten rich.

We've got probably more rich people in America than we've ever had before, and much of it is because of the stock market. That's fine. There's no sin in being rich, just a lot more responsibility.

A lot of the people who invest do so because they want to be rich, not because they want to give more. A lot of people, Christians say, well, I want to give more. I want to make money so I can give.

Some people, some Christians even play the lottery so they can give more, you know. But not all investments are equally in keeping with Christianity. I would say the couple, the thing I have concern about the stock market, I'm not going to tell you it's wrong to be in the stock market.

It just seems like, A, people get in there because they want to make money that they don't have to work for. They want to invest it and let someone else, let someone else's work make the money. That's, I guess, that's not bad.

Employers do that too. They make money from other people's work. But the people, even people who are favorable to the stock market have said, the stock market works on two principles, greed and fear.

Greed and fear, that's what it's all about. And I don't think either of those things are real good things for Christians. I mean, there is, I've had stocks only because my grandmother gave me some stocks.

I sold them real quick. I don't like being in the stock market, but I don't want to tell people what they should or should not invest in. But I would say you need to watch your motives in investment because some people's investments are more motivated by the same worldly desire just to get rich without a lot of work.

And there's a lot of greed. There's a lot of fear. I mean, they don't get into the stock market out of fear.

They get into it out of greed. But then they have a lot of fear if the stock market goes down and so forth. I think that there's very little better than just investing in the kingdom of God.

I'm not going to put any of my money into Wall Street because I don't believe in the objectives of Wall Street. I don't believe in the motives behind Wall Street. I believe in the kingdom of God.

And I'll invest in that even though there's no return in this life. That's all the better, Jesus said. If there's no return in this life, then there's one waiting for you later.

If there is return in this life, there's none waiting for you. And you give to those who can't

give back. Everyone has to do what they have to do before God.

And it's very possible, entirely possible that some of these issues are so nuanced that I just don't see them clearly. I obviously am operating in a different level of finance than a lot of Christians in this country do. And they may be much more savvy than I am about what's going on here in the stock market with things like insurance and things like some of these issues.

They're not part of my life. And because they're not part of my life, I may not understand them correctly. So, I don't want to misrepresent.

All I'm saying is that these are issues that are all part of the American culture that never were part of the Christians' lives in earlier centuries. Does that mean they can't be part of our lives now? Well, maybe they can be. But we need to make sure that we're not just assuming that they can be.

All right? I think that Christians need to look at these things and say, is this really consistent with what Jesus said I should be doing? If the answer is yes, then go with God and with the blessing of every Christian who looks on. But my concern is that Christians just assume these things. What should I do with my money? How many Christians go to secular financial counselors? Think about that.

One says, don't walk in the Council of the Ungodly. And something as important as what you do with God's money, you go to a secular counselor? Why? What's his objective? Well, of course, we'd say the objective is to make a lot of money so we bring good stories so we can put it back in the kingdom of God. Well, do we put it back in the kingdom of God or do we just put it back in the stock market and make more money? Whose kingdom are we building with God's money? I'm asking questions partly because I don't know the answers.

Because I don't do these things, I don't know what is happening with those who do. But I'm saying that Christianity is radically different than the assumptions of American culture and therefore of American Christianity, which is more like American culture than it is like Biblical Christianity. And a lot of the things we take for granted as part of Biblical Christianity can't be because they wouldn't even be possible for most Christians in most ages and in most parts of the world today.

Biblical Christianity works everywhere, not just in the richest land in the world. Now, I will say this by way of balance. I do believe someone could easily say, well, Steve, we do live in the richest land in the whole world and that is by God's design.

God put us here and we can't deny that. And because we are in the land of opportunity, our stewardship responsibility should be defined in terms of those opportunities and we should use everything available to us here to promote our financial picture and we'll

have more to offer God. But as long as God actually gets some of it, I don't have any complaint.

If someone says, I'm getting rich for God, that's okay with me as long as it's true. It's just that I've known so many Christians that I'm going to get rich for God and they just got rich and God didn't see very much of it. And the part he did, they didn't give very wisely.

So those are the issues that Christians need to consider if we're going to be pleasing to God in the matter of our use of the wealth he's put in our hands. And I probably shouldn't say any more. I've got more points on my outline, but it's gone too late.

So we'll stop right there.