Good Morning!

Thank you for being here. I know that it was in the church bulletin that Deryl was going to be gone this weekend and I was going to be speaking but you came anyway and I really appreciate that.

Overview of what is coming.

Financial Maturity to Financial Security to Financial Generosity

Deryl will be taking you through most of this financial series of lessons. He will be addressing the following areas

1. Developing a spending plan
2. Developing a prosperity plan
3. Developing a saving plan.

I am going to be talking on the subject of : Developing a giving plan. But Im not going to get right to that. First I want to talk about the subject of giving generally.

**WHY DEVELOP A GIVING PLAN**: I’m doing fine without one – Because it is a priority of Gods

Now we have all heard people say, “I don’t like going to this church or that church because all they do is preach about giving money.” .

**It is one of Gods Priorities**

God gave us his word and there are many subjects that he could have directly addressed and didn’t. He did choose to address the issue of money and giving quite a few times. I figure if we are going to be Disciples of Christ, we probably ought to defer to him on what subjects are important. He thinks this is an important subject so we are going to go with his guidance.

Now you might say, aren’t you putting the horse before the carriage here? How am I supposed to develop a giving plan when we haven’t talked about spending, prosperity or saving yet? I need to get my financial house in order before I could possibly consider giving

The answer is No, I am not putting the horse before the carriage. Truthfully we can employ the principles on spending, savings and prosperity that will be the subject of coming weeks whether we know God or not. The keys to success in those areas will require common sense, and some discipline. But a biblical giving plan will require faith.

**DOES FAITHFUL GIVING LEAD TO PROSPERITY?**

 I have certainly heard that said. That is a pretty common message from the tv preachers and frankly a lot of preachers these days. Here’s a verse that is cited frequently to back up that idea. Malachi 3:9-10

I don’t have the page number for red bible. Use table of contents, nobody is going to judge you on that as far as you know.

Lets Read Malachi 3:9-10 *“You are under a curse--the whole nation of you--because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it"* (Micah 3:9-10)

In this passage God is talking to the Nation of Israel and telling them that he has cursed them because they are robbing him by not tithing. It does sounds a bit like a promise that if the nation of Israel would get its tithing act in order, God would in return bless them with wealth. In their case, good crops, etc. From that people conclude that God has promised us if we tithe, he will bless us financially.

But, these verses are a few in a series of verses where God, through his prophet Malachi is chastising the people of Israel because they have entirely fallen away from God. He addresses their intermarriage with foreigners, their sacrificing of inferior animals, their unfaithfulness to their wives, and their injustice to the poor among them. His promise was to remove the curse that was upon them if they would change their ways and return to God. It was not a covenant for all time and for all people that promises if you tithe, you will be rich.

Some may argue with me on this but I’m pretty sure I’m right. Not because I have an inside track to what God means. But because I know many devoted Christian people who tithe and are not financially rich. Plus if it were that easy would churches need to preach on the subject all the time. If it were that easy, people would be lining up to give.

**Biblical financial principals will improve the chances of having enough.**

Now, That being said, if the church follows the biblical principles of giving and the other biblical concepts that Deryl will be going over in the next few weeks, we will greatly increase our chances of having enough. But even that is not a guarantee. I don’t see anywhere in the bible that promises a comfortable upper middle class or better existence for Christians. In fact, many devout Christians will be desperately poor & hungry their entire time here on earth. Perhaps the silver lining is that our time here is just a blip on the timeline of eternity and lasting heavenly treasures await those Christians.

No, Tithing or giving to the church is not an investment strategy. It is not a way to strengthen your retirement portfolio. If anybody tells you it is, keep your hands firmly on your wallet because someone is trying to turn you into an investment strategy

**GIVING IS A HEART THING, NOT A FINANCIAL THING**

I want to start off with that proposition, that in Gods eyes, Giving is a heart thing, not a financial thing. God doesn’t want our money so much as he wants our hearts. And in his ultimate wisdom, he knows that our money is often his main competition for our hearts.

Lets look at some scriptures to back up my proposition

### Matthew 6:24 – no one can serve two masters

24“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

That is a pretty unequivocal statement. You cannot serve both God and money. Period. God is laying it out there for us. There can be only one master.

**Mathew 6: 19-21**: Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there **your heart** will be also.

Again, this is a pretty straight forward verse. And we see the truth of this played out every day. **Example: comp sports teams.** Parents spend a lot of money on equipment, field/ice time, travel, coach fees and the team becomes the focal point of their lives. It becomes what they think about, what they talk about and what they care about. They start scheduling everything around the team. The parents begin to see the team as “Their team”. It can get out of hand real quick. Sometimes the child doesn’t want to play anymore but the parent is so invested in time and treasure that they force them to play. For where your treasure is, there your heart will be also. Your hear follows your treasure

This principle is true whether we are investing our treasure in things of the world or things of the spirit. God knows that. God wants our hearts. He knows that we will give our hearts to where we put our treasure. If we put that treasure into his church, he knows our love will increase for him.

**God cautions against the love of money**

1. [**1 Timothy 6:10**](http://www.biblegateway.com/passage/?search=1%20Timothy+6:10&version=NIV)

For the **love** **of** **money** is a root **of** all kinds **of** evil.

**When describing the qualities of an elder in 1Timothy 3:2-3** Paul says , “Now the overseer is to be above reproach, faithful to his wife, temperate, self-controlled, respectable, hospitable, able to teach, 3not given to drunkenness, not violent but gentle, not quarrelsome, not a lover of money. There it is again.

1. [**Hebrews 13:5**](http://www.biblegateway.com/passage/?search=Hebrews+13:5&version=NIV)

Keep your lives free from the **love** **of** **money** and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”

He is saying be content with what you have. That’s not really the American dream is it. We always want more. We want our kids to have more than we did. We want to have more than our parents did. WE want more next year than we had last year. We know were winning if we have more. Guess what. It is very difficult to be content with what you have when you always want more Show me a person who thinks the grass is greener on the other side of the fence and I will show you an unhappy, discontented person. Yes, you might live in a nice apartment, but if you owned your own condo. Man that would be living. Yes you might own your own condo, but if you could just buy a home in that new neighborhood going up on the hillside, happiness would abound. Yes, you might own a nice home on the hillside, but man if you could just own one of those designer homes in a gated community,. . . that would be awesome! If you are a lover of money. You always want more.

**On the flip side, if money is not your love, contentment is not dependant on it all**.

I came across a story on the internet (so I know its true) that I think illustrates this pretty well. The story is told by an older women looking back at her childhood. It goes like this:

I'll never forget Easter 1946. I was 14, and my older sister Darlene 16. We lived at home with our mother, and the three of us knew what it was to do without many things. My dad had died five years before, leaving Mom to take care of us kids on her own.

A month before Easter the pastor of our church announced that a special Easter offering would be taken to help a poor family. He asked everyone to save and give sacrificially.

When we got home, we talked about what we could do. We decided to buy 50 pounds of potatoes and live on them for a month. This would allow us to save $20 of our grocery money for the offering. Then we thought that if we kept our electric lights turned out as much as possible and didn't listen to the radio, we'd save money on that month's electric bill. Darlene got as many house and yard cleaning jobs as possible, and I babysat for everyone I could. For 15 cents we could buy enough cotton loops to make three pot holders to sell for $1. We made $20 just on pot holders. That month was one of the best of our lives.

Every day we counted the money to see how much we had saved. At night we'd sit in the dark and talk about how the poor family was going to enjoy having the money the church would give them. We had about 80 people in church, so figured that whatever amount of money we had to give, the offering would surely be 20 times that much. After all, every Sunday the pastor had reminded everyone to save for the sacrificial offering.

The day before Easter, My sister and I walked to the grocery store and got the manager to give us three crisp $20 bills and one $10 bill for all our change.

We ran all the way home to show Mom. We had never had so much money before.

That night we were so excited we could hardly sleep. We could hardly wait to get to church!

When the sacrificial offering was taken, we were sitting on the second row from the front. Mom put in the $10 bill, and each of us kids put in a $20.

As we walked home after church, we sang all the way. At lunch Mom had a surprise for us. She had bought a dozen eggs, and we had boiled Easter eggs with our fried potatoes! It was a wonderful day.

 Late that afternoon the minister drove up in his car. Mom went to the door, talked with him for a moment, and then came back with an envelope in her hand. We asked what it was, but she didn't say a word. She opened the envelope and out fell a bunch of money. There were three crisp $20 bills, one $10 bill and seventeen $1 bills. ($87.00)

Mom put the money back in the envelope. We didn't talk, we just sat and stared at the floor. We had gone from feeling like millionaires to feeling like poor white trash. I knew we didn't have a lot of things that other people had, but up until then, I'd never thought we were poor. That Easter day I found out we were.

All that week, we girls went to school and came home, and no one talked much. Finally on Saturday, Mom asked us what we wanted to do with the money. What did poor people do with money? We didn't know.

Out of embarrassment, we didn't want to go to church on Sunday, but Mom said we had to.

At church we had a missionary speaker. He talked about how churches in Africa made buildings out of sun dried bricks, but they needed money to buy roofs. He said $100 would put a roof on a church. The minister said, "Can't we all sacrifice to help these poor people?" We looked at each other and smiled for the first time in a week.

Mom reached into her purse and pulled out the envelope. She passed it to my sister Darlene. Darlene gave it to me, and I put it in the offering.

When the offering was counted, the minister announced that it was a little over $100. The missionary was thrilled. He hadn't expected such a large offering from our small church. He said, "You must have some rich people in this church."

Suddenly it struck us! We had given $87 of that "little over $100."

We were the rich family in the church! From that day on I've never been poor again.

That’s a nice story, I hope its true. Because it so simply shows how money does not bring happiness, In fact, the little money that came their way made them feel bad because it caused them to focus for a bit on the greener grass on the other side of the fence. Happiness / contentment returned when they realized the good they could do by letting the money go.

Why does God warn us away from the love of money? Why does he tell us to choose leaders who are not lovers of money. Why does he tell us that we cannot serve both God and Money? Why does he tell us to be content with what we have? Because, he knows our weaknesses. And he wants our Hearts. Where our treasure is, there our heart will be also

Alright, so up to now we have covered quite a few points about money and giving. A quick summary would be:

* 1. Our giving is a priority of Gods, it should be a priority of ours too
	2. Giving is not an investment plan
	3. Giving is a heart thing, not a financial thing
	4. We cannot serve God and Money.
	5. God has warned us that all kinds of evil can come from the love of money
	6. God wants us to be content with what we have.

About now your thinking, I thought this was supposed to be about setting up a giving plan. None of this stuff has told us how to set up a giving plan.

So let’s get started on that.

First of all, how should we give: Mathew 6: 1-4 sets that out pretty clearly.

**Matthew 6**

6 “Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven.

2“So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. 3But when you give to the needy, do not let your left hand know what your right hand is doing, 4so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

That seems pretty straight forward. Be discreet. Don’t broadcast how generous you are to others. Get your reward for your generosity from the Lord, not the praise of others.

Second and more problematic, how much should we give.

Some would say 10% of our earnings or a tithe. That’s what the Hebrews were called to do. At least some of them. The Levites didn’t’ tithe, they received the tithes. Widows, orphans and foreigners didn’t tithe. They were taken care of from tithes.

IN any event, we aren’t Hebrews practicing the Jewish faith. We are Christians. So what should we give? I know some would disagree with me here but I think we probably aren’t tied to that 10%. I actually think Jesus expects more from us.

John the Baptist arguably set a high standard in Luke 3:7-11. In this verse he is scolding the crowd for failing to do good. He tells them, “produce fruit in keeping with repentance.” They say, what we should do. He replies in Luke 3:11, “Anyone who has two shirts should share with the one who has none, and anyone who has food should do the same.”

That sounds like 50%! That’s pretty steep.. Plus John wasn’t talking to people who were baptized Christians. That hadn’t happened yet. He was real clear about the fact that something better was coming so we can probably forget about the 50%.

Bad news. In Luke 19: 7-9 we read the story of Zacheaus. You remember him. He was the short tax collector who climbed up in the tree so he could see Jesus as he entered Jericho. When Jesus calls him down do you remember what he says? Here it is, “Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.”

And what does Jesus say. Zacheus, 50%! Verily I say that’s crazy talk. Just go and sin no more.

Actually that’s not what he said.

9Jesus said to him, “Today salvation has come to this house, because this man, too, is a son of Abraham. 10For the Son of Man came to seek and to save the lost.” It sounds like he approved.

Wow 50% again. Anybody else starting to sweat? At least we know Zacheaus wasn’t a baptized believer. He probably had some extra sins to make up for being a tax collector and all.

Let’s turn to Mark 12:41-44. This is the story of the widows offering. More Bad news, she ups the ante on us.

### Mark 12: 41-44 The Widow’s Offering

41Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. 42But a poor widow came and put in two very small copper coins, worth only a few cents.

43Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. 44They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

100% . . . . . Well at least we won’t need a calculator to figure out the right amount. Clearly the amount of money wasn’t the issue. She only gave a few cents. It is her heart that Christ is commending.

**And this isn’t the end of the 100% examples.**

In Mathew 19:16-22 we read the story of the rich man who wanted to know what he needed to do to have eternal life. Starting in verse16 we read

16Just then a man came up to Jesus and asked, “Teacher, what good thing must I do to get eternal life?”

17“Why do you ask me about what is good?” Jesus replied. “There is only One who is good. If you want to enter life, keep the commandments.”

18“Which ones?” he inquired.

Jesus replied, “‘You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, 19honor your father and mother,’[[a](http://www.biblegateway.com/passage/?search=Matthew%2019:16-30&version=NIV" \l "fen-NIV-23782a" \o "See footnote a)] and ‘love your neighbor as yourself.’[[b](http://www.biblegateway.com/passage/?search=Matthew%2019:16-30&version=NIV#fen-NIV-23782b)]”

20“All these I have kept,” the young man said. “What do I still lack?”

21Jesus answered, “If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.”

22When the young man heard this, he went away sad, because he had great wealth.

Once again, Jesus sets the standard at 100%. He sees this mans heart and knows that his first love is money.

**Now lets turn to Acts 5: 1-11. The unfortunate story of Ananias and Sapphira. Read along with me.**

**Ananias and Sapphira**

Acts 5: 1-11

5 Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. 2With his wife’s full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles’ feet. (so far so good. I think its admirable that he is giving some of the money to the church)

3Then Peter said, “Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? 4Didn’t it belong to you before it was sold? And after it was sold, wasn’t the money at your disposal? What made you think of doing such a thing? You have not lied just to human beings but to God.”

5When Ananias heard this, he fell down and died. And great fear seized all who heard what had happened. 6Then some young men came forward, wrapped up his body, and carried him out and buried him.

7About three hours later his wife came in, not knowing what had happened. (Pause and comment on what the audience of this event must have been thinking., the drama of this event Saphira probably came in and said’”Has anyone seen Ananias? The answer, “Uhh, I think he just went out that door”)

 8Peter asked her, “Tell me, is this the price you and Ananias got for the land?” “Yes,” she said, “that is the price.”

9Peter said to her, “How could you conspire to test the Spirit of the Lord? Listen! The feet of the men who buried your husband are at the door, and they will carry you out also.”

10At that moment she fell down at his feet and died. Then the young men came in and, finding her dead, carried her out and buried her beside her husband

The bible doesn’t tell us what percentage they did give. For some reason I always pictured it as being most of the money. I figure they had to do that just to make the lie believable. But the money wasn’t the issue was it. It was their hearts. They gave what appeared to be a generous gift, but they lied about it and paid for it with their lives

Now if money was Gods priority, would he have done this? After all, to give some of the sales price is still pretty generous. A couple who would sell their land and give some of the proceeds of the sales would surely give more later. It seems kind of counterproductive to kill a cash cow like that. Bad business. But Gods church is not a business. The fact is God struck this couple down because of the evil in their heart. He was not concerned with the money in their wallets.

I’m not sure if we are any closer to what the right amount should be in our giving plan but lets look at some more verses on the subject.

 **Lets turn to 2 Corinthians 8:** Here Paul is writing to the Corinthians and letting them know he is sending Titus to collect their offerings. He compares them to the Macedonian Church and its great generosity even while they were in poverty. It sounds like they had pledged to give or had started a collection but it had not yet been delivered. In verses 11-12 he says,

10And here is my judgment about what is best for you in this matter. Last year you were the first not only to give but also to have the desire to do so. 11Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. 12For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.

This sounds to me like what matters is not the amount but the willingness to give that matters. “For if the willingness is there, the gift is acceptable according to what one has . . . .”

So what are we to conclude about how much we should be giving? I don’t think there is a clear % or dollar amount. 10% or a tithe is a good start but frankly if you give 50% and your heart is not right, I don’t think God wants it. He wants our hearts. He wants us to give generously, willingly, without bragging or showing off. He wants our giving to be done out of love for him. He wants our hearts. The amount, 2 pennies, 50%, 100%, 10%, is secondary. So I don’t have a set amount for our plan, or a set percentage. That will be between you and God. A word to the wise, don’t try to play him. Ask Ananias and Sapphira

As for the giving plans. The nuts and bolts of setting up a giving plan are simple.

1. You determine to begin giving. (generously, willingly, privately)
2. You decide what amount you will give.
3. You give to God first (this is key, and biblical)
4. You live on the rest
5. Repeat.
6. On occasion, perhaps yearly, you review your giving plan and determine if you might be able to do more. Maybe just a little more. Maybe a lot more, according to your means.

But no matter how simple the plan is, and it really is simple, if your heart isn’t in it you will fail. But if God is in the plan. If we have given our hearts to God, the plan cannot fail.