

Biblical Stewardship: Our Experience over 50 years

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“I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life.”

John 8:12 NIV

Darkness can never overcome the Light. So why do we experience spiritual darkness? I'll suggest to you that we all have a spiritual heart anomaly that we have had from birth. That anomaly is life threatening and involves how our hearts chase after idols in place of God. The good news is that open heart surgery is not the treatment. The bad news is that there is no cure, at least until Jesus comes to take us home and gives us a new heart. The good news is that there are therapies that reduce the effects of this heart anomaly.

Last week in Insight, Kersten pointed out that the direct translation of the Hebrew word we read as “idol” is really “a round ball of dung”. In other words, God regards the idols that we chase in place of Him as nothing more than piles of poop. In Ezekiel, it is clear that God is furious with our idols. How would you like to be replaced by a pile of poop?

I wanted to talk to you today about money as an idol we chase and what God has to say about it (which is a lot). Another name for this is Biblical Stewardship, which includes time, talent and treasures. Our time and our talents are just as important as our treasures, but they are individual to each of us. One of the first commandments is to keep the Sabbath day holy, which is God asking for us to give of our time to honor him. Our treasures (money) are all the same, so it's easier to talk about treasures as a congregation.

Back to the Light... let's talk about what our money cannot do. Giving money to God's work will not make his Light shine brighter, or lack of giving will not dim the Light. God does not need our money....He owns it all!

"I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the fields are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it."

Psalms 50:9-13 NIV

By extension, Messiah does not need our money. God does not sit around stressing whether His work at Messiah is going to get done or whether we will make our budget. If we are doing God's work, ie spreading the Gospel, we can rely on Him for all our needs.

So, if He doesn't need our money, why does He talk so much about it? We think the key to that question is in the Ten Commandments. The first is to not replace God with other gods (idols). He knows about our heart anomaly and He knows how strong the pull is to make money an idol. The consequence of replacing God with an idol is fear. Fear of the future, fear of losing a job, fear of our savings running out in retirement, fear of losing our house, etc. **Fear magnifies the enemy and diminishes God.** The question is, what therapy works to resolve this fear? How do we keep money in it's proper position, rather than an idol that replaces God?

50 years ago we were introduced to a "therapy" that has been effective at reducing the effects of the idol called "love of money"(fear). The prescribed therapy is, surprise, in the Bible:

“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 there will not be room enough to store it.”

Malachi 3:10 NIV

The Bible has lots of guidance as to how we are to live our lives. Usually the guidance is if you do blank, life will be good. If you do blank, life will be miserable. I can't think of another place where He tells us to “test him”. Can you imagine the commandment “do not commit adultery” and God says, go ahead test me and see what happens when you cheat on your wife.

Caution: Malachi could be construed as a Holy vending machine that we put money into to receive blessings. That is not what it says. We're not promoting a prosperity gospel.

I'm going to take a risk in talking about our personal experiences. We are not looking for attention. The best description of why I am up here talking with you is “I am a poor hungry beggar telling you where I have found some food.” There are many others in this congregation who could be standing where I am standing. Rest assured that we are not perfect... we have other idols that we struggle with.

50 years ago, Lynn and I were DINKs fresh out of college. Being a newly married young couple, we were “volunteered” as youth advisors. The several years we worked with the youth changed our lives...but that is another story. At the time, my attitude to the money I put in the offering plate was I was paying for “church”. In other words, I was a consumer of religion and the amount I gave was related to how I felt about “church”. Jesus should be glad I was on His side.

One Sunday, Lynn and I were in Church and the sermon topic was tithing, which was a radical concept to me. I no longer was supposed to evaluate what I was getting out of church, but instead to give sacrificially with no expectation of a return.

Well, we decided to give it a try. Proportional giving doesn't necessarily have to be 10%, but it seemed like a good place to start so we did (Test Me).

Things were going so well with this experience that when we started a family and Lynn cut back to part time work, we increased the percentage (Test Me)

Many years later, we were facing college expenses, so we decided to increase the percentage again (test Me). The first semester our daughter was in college, I was out of work for a year (more on that later) and our credit card balances hit \$100,000, but somehow everything was taken care of. I will confess that there were a lot of sleepless nights that year and my trust in God's faithfulness was tested.

When we had the capital drive for the FLC and we were saving for retirement, we decided to increase the percentage again (test Me).

After God's amazing provision for the Save Messiah campaign, we decided to increase the percentage again (test Me).

There are many in this congregation who could stand here and tell you same story. We tend to be pretty quiet about it, because we realize that it is nothing about us, but all about God. There are people who practice reverse tithing, ie give 90% such as Rick Warren, David Green (founder of Hobby Lobby), J.C. Penney (yes that Penney) and others. Lynn and I have a long way to go if that is the standard. To be clear, there is no standard. God is looking for a changed heart in our attitude towards the idol he calls money.

But that is the point. It is not about achieving a standard. It's about growing in faith that God loves us and will never forsake us. He wants our whole heart, but we have a spiritual heart anomaly (from birth) that leads us to false idols, money being one of them. The reason he tells us to give sacrificially is to tear down that idol and make our lives better. When we release our grip on money by giving it away, it loses its power over us. The math just doesn't make sense...give away my hard earned money to have a better life.

To be complete, for God to build our faith in Him thru this therapy, it takes some discomfort.

Which brings me to a full disclosure statement. What I am suggesting to you is not a toll onto some financial super highway. A better description is a ticket to a roller coaster...blindfolded. Everyone's experience is different, but our experience is like a roller coaster in the dark, like Space Mountain. We would plan our budget and finances and then there would be an unexpected event, like being out of work when college expenses were coming in.

The rest of that story was my brother (and business partner) took me to court because he wanted me out so he could have the company. The outcome I expected was I could lose everything, but after 4 hours in court, the judges ruling was anything but that. As we left court, I turned to my lawyer and asked, "What just happened?". He didn't have an answer, but I did...another God incident.

Another example...When I was nearing 62 I expected a pension from Caterpillar since I had worked there for 10 years. It turns out that they counted differently and only showed me as having 9 years 7 months, 5 months short. I was pretty angry for awhile...it was worth about \$100,000 over our life time. 6 months later I realized that God had provided more than that amount in other ways. What had I been angry about....

Tithing therapy has a promise as well. Malachi 3:10 again:

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 there will not be room enough to store it."

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap."

Luke 6:38 NIV

Not all of God's provisions have come as dramatically...often it's little things that when you look back you see His hand...like how long our cars last, hail storms that result in a new roof from insurance (twice), etc.

This is so counter to the world that it is often fun to see people's reaction. For instance, part of our retirement savings is managed by a financial advisor. When you start with an advisor, they try and measure your tolerance for risk. Since God is in control, we feel no risk. The question they typically ask is, if the market goes down 20%, what would you do? Our answer, buy more...stocks are on sale! When there is a drop in the market, our advisor calls his clients to calm them and hold their hands. When he call us, we just say we're fine. I think he calls us to get encouraged. One of these days we'll have to tell him why we have the attitude we have.

It all comes down to "do we trust Him"? The therapy of stepping out in faith over the past 50 years has gradually allowed us to consistently answer yes, we do trust Him. A few years ago we were so convinced of the benefits of tithing that we thought of offering a "money back guarantee". If your life was not better after a year of tithing, Messiah would return all your money. We realized that it takes uncertainty to build faith...and a money back guarantee takes away the uncertainty.

I forgot to mention that I haven't found a roller coaster that doesn't make me sick...even the ones for little kids. Space Mountain, roller coaster in the dark,...only did it once. Lynn now takes the grandkids on Space Mountain while I sit that one out. Along the way, this financial roller coaster has made me sick...sleepless nights, worry, etc. I now believe that is part of the process of building our faith. God puts us in an impossible position, and then solves the problem in a way only He can.

Lynn and I have realized that our life is way better relying on God for our needs. Now we can just enjoy the ride. This is one roller coaster I just can't get enough of.