

## Christians, Money, Possessions and Giving

### 1 Introduction

This morning we will see that giving isn't just something that we do when we become a Christian and fit in with our previous patterns of spending and saving.

Rather Christian giving flows from an entirely new and transformed attitude to everything in this world.

### 2 Money and the Master

"One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."

*Mark 10:21*

Looking at his disciples, he said:

"Blessed are you who are poor,  
for yours is the kingdom of God.

"But woe to you who are rich,  
for you have already received your comfort."

*Luke 6:20. 24*

In the same way, any of you who does not give up everything he has cannot be my disciple.

*Luke 14:33*

Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.

*Luke 18:25*

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

*Luke 12:15*

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

*Matthew 6:33*

Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.

*Luke 12:33*

But Zacchaeus stood up and said to the Lord, "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." Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham.

*Luke 19:8-9*

The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.

*Matthew 13:44*

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

*Luke 21:1-4*

"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

"This is how it will be with anyone who stores up things for himself but is not rich toward God."

*Luke 12:20-21*

Jesus replied, "Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head."

He said to another man, "Follow me."

*Luke 9:58-59*

The Lord Jesus Christ was in no doubt that a relationship with him, and following him, were the most precious things it is possible to have in this life and in eternity. And Jesus put no charge on following him. There was no fee to hear his message and no price to be paid for admission to an inner circle. And yet the majority of those who followed Jesus were poor and those who were rich – that is, people like us, were consistently challenged to give up, renounce, or give away their possessions as part of their discipleship. Why is that?

Well it's not that Jesus was some kind of killjoy who just hated material things. In fact those who opposed Jesus accused him of a gluttonous lifestyle – he refused to take part in many of their fast days and rituals and celebrated the good life God has given men with food and wine.

The problem Jesus sees is not with money but with the hearts of those who possess it. Money is a seductive thing with at least as much power and charm as sex to lure people away from worshipping the true and living God. And it's not just the presence of abundant wealth that can do this to us. Jesus said that pagans worry and ask questions like "what shall we eat?" and "what shall we wear?". John Piper puts it like this:

*"If our lives are devoted to getting and maintaining things, we will look like the world, and that will not make Christ look great."*

Don't Waste your Life, p108

Jesus, with the insight of God himself, knew that for many people in the first century, and for just as many today, money was, quite simply, an alternative god. It was, and is, a source of people's joy, security and comfort. And Jesus' purpose was to liberate people from serving money to serve the god who is really there.

Jesus' mission was to bring his people an eternity of joy and peace, starting now and lasting forever. And all his sayings about money were designed to bring us to follow him wholeheartedly that we might enter in to that freedom and blessing. So what does that mean in terms of our attitudes to money and possessions in daily life?

### **3 Materialism, asceticism and the Christian life**

It's commonplace for Christians to tell people that our society is materialistic. And it's also true! But it's quite easy for us to get confused about what "materialistic" means. Because a materialistic society isn't the same as a wealthy society. Wealth is a state of fact. Materialism is a state of mind.

Materialism is a view that says that wealth and possessions are something to be pursued for their own sake. It is a view that makes considerations of money and economics of higher worth than of justice, ethics or goodness. So two people might have the same thing; one of them in a materialistic way and one not.

If we do not understand that materialism is fundamentally a problem of the heart, not a problem of the wallet, we will be in all sorts of danger. One of the most dangerously misquoted Bible verses in history is the assertion that "money is the root of all evil." What the Bible really says is that the "love of money" is a root of all kinds of evil. The misquote places the problem in your wallet. The Bible places the problem in your heart. If you think that money is the root of all evil you will respond wrongly.

You might become a judgmental legalist. People like that, and almost all of us are like that quite a lot of the time if we are honest, never seem to ask why we are always comparing ourselves with those who spend more than us rather than those who spend less than us. Not only do they lack capacity for joy themselves – they tend to resent joy in others too.

Or you might become an ascetic. Someone who renounces material possessions entirely and lives a monastic kind of lifestyle concerned only with “simplicity”. You might give up meat and wine and travel and art and books and eating out. And, unless you have located the problem of love of money in your heart, you will then become bitter towards God because you will wrongly think that he is denying you good things.

Or you might become a simple materialist. Someone who says that money is only evil if we do evil with it so that as long as we aren’t stealing or gambling and we are living a life with quality family time it’s all OK. But you don’t have to be ostentatious to love money. Aristocrats and the educated middle classes can love it just as much a nouveau riche chavs.

The Christian life is a life that recognises that the problem is the love of money in the heart. The Christian life is a life that has, by God’s grace, been given a new heart, where Christ, not money, is king. So the Christian life is a life which uses money in a way that demonstrates the kingship of Jesus in our hearts.

We reject materialism – because possessing and pursuing God’s love and grace in Christ is the best possible thing in life, not owning anything in this world. And we reject asceticism – because the God who made us and loves us gives us material bodies and material things to enjoy with those bodies and to reject them is to reject his kindness.

In the parable of the treasure in the field that I read earlier Jesus likens his kingdom to a treasure hidden in a field. The man who discovered the treasure went and sold absolutely everything he had in order to possess the treasure. He saw that that treasure was the best thing that he could possibly get. And because it was better than anything else he could possibly get it was worth everything to acquire it. Now you might say, I guess, that he was very selfish. In a sense you’d be right. He acted to get the thing that was the very best for him. That is exactly what Christ calls us to do. He asks us to invest everything we are and have in the one thing, the kingdom of God, that is eternally best for us.

#### **4 Living a "wartime" lifestyle**

One of the ways in which Christians demonstrate that Christ, not cash, is our highest treasure is by participating with all our resources in the cosmic battle that is being fought in the universe between God and Satan. The wonderful sacrifice of the cross has meant that the outcome of the war is certain – Christ will win and will remake the world. And God in his mercy ensures that not one person whom he has destined for his kingdom will fail to be there. But the means by which God achieves his goals is through the willing participation of his people in the battle.

The battle isn’t fought with the weapons of an earthly war. It is fought as Christians explain the good news of Jesus to others, as people grow in their love for Christ and as Christians engage in the transformation of society to reflect the recreated earth that God will one day bring in perfectly. And, just as in any other war, the resources of those fighting in it need to be focussed on achieving the aims of the war. The aims are evangelism, discipleship and ministries of mercy. So those need to be our “lifestyle” priorities. Are they yours?

This is not something that anybody can make rules about. During World War II most people didn’t join the war effort because they were told they had to – they did so because they wanted to. They saw the horrors of Nazi Germany and they were prepared to go to any lengths, sending their saucepans to be melted down to make aircraft bodies, digging up their gardens to grow vegetables, painting lines round their baths to avoid using too much water – to defeat Hitler. And Jesus doesn’t make rules about our lifestyles. He doesn’t tell us how many calories we can eat, cars we can own, holidays we

can take or DVDs we can buy. He simply says that following him is everything. That all things in our lives must be subsumed under a greater goal of striving to bring about that which Jesus says is good. And because Jesus doesn't make rules we must not either. There is no rule that a Christian may not own a Ferrari. There is no rule that says one foreign holiday a year is OK. There is no rule about Christians and designer labels.

But there is a war on. And to fight that war Christians need some expensive equipment. We need pastors, evangelists and teachers who need to be paid so they can live. Christian missionaries in remote countries need Land Rovers, helicopters and aeroplanes to take the gospel to people. Christian doctors need really expensive training and education so they can fight disease and sickness which is a blot on God's world. Christian churches need buildings to keep the rain off. Seminaries and theological colleges need libraries so that Christians can fight the ideas of pagan academics and show them to be wrong. In order for those things to happen we have to give up other things. Because money is a finite resource for us. So we have to be convinced that the war that is being fought is more important than the other things we could buy with that money.

A wartime lifestyle is simple. But not simple for the sake of simplicity. It's simple so that people who need expensive equipping can have it to help win the battle.

And that applies to all of our lives. The holiday where you can spend time with your children and make special effort to spend time looking at the Bible with them is probably money better spent than a new sofa. But then again if don't have a sofa then buying one to sit with your children on and read the Bible is a not a bad idea at all.

No rules. Just a real focus on our goals.

- The evangelism of the world.
- The nurture of Christians.
- The transformation of society.

For a few people, perhaps, there is a danger of such fanatical obsession with gospel priorities that you will forget to enjoy the life that God has given you. But this isn't a problem for most Western Christians. And we cannot justify pursuing material things on the grounds that we might otherwise forget how good God has been to us. Australian author Phil Jensen sums it up brilliantly:

"Pleasure is found in things and people, but people must matter to you more than your own pleasure if you are to find true pleasure in them. He who pursues God will rejoice and be glad in all the good things God has given him – from football to ballet, from gherkins to steak. And the greatest pleasure of all he will find in the person of God himself." *The Briefing*, no 341.

## **5 Principles for Christian giving**

The longest treatment of the topic of financial giving in the New Testament is in 2 Corinthians 8 & 9. In his previous letter (1 Corinthians 16:1-4) Paul had given the Christians in Corinth practical instructions about how to actually save up money for giving. The reason for that was that Paul was organising a collection for poor Christians in other parts of the world. And in 2 Corinthians 8 & 9 he sets out some principles for the Corinthians that should guide their giving.

### **a) They should give willingly**

They are not to give because there is some rule that says they have to – but because their hearts overflow with compassion for other Christians. Paul explicitly says: "I am not commanding you." (8:8) and that "Each man should give what he has decided in his heart to give." (9:7)

### **b) They should give generously.**

Paul makes a great deal of the generous giving of other churches in the area, telling the Corinthians that, "out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity." Generosity is not about an amount. It is not necessarily about a proportion (though the Macedonian churches seem to have given a huge proportion of their money away). It is about an attitude.

**c) They should give cheerfully.**

Of course this is very closely tied to the other two things. But Paul specifically chooses to use this word so it's worth thinking about. "God", he says, "loves a cheerful giver." God is delighted when his people give gladly because we know that our giving brings greater blessing to us and those who receive our gift than any other thing we could purchase with that money ever would.

God loves a cheerful giver because giving cheerfully is a sign that God's grace is taking root and at work in our lives. And God delights to see his transforming grace transforming us.

There are lots more things, of course, that could be said about principles for giving, but these seem to be three key things for the Corinthian church, and they remain key principles for us.

## **6 Why Christians are not to tithe**

One of the questions I get asked most frequently about money is about the subject of tithing. For those who aren't familiar with that term tithing is the custom of giving 10% of your money away – usually to the local church. Lots of Christians are quite into this as in idea. But I want to say that tithing is not for Christians and that it is, potentially, very dangerous to your spiritual life.

In the Old Testament the Jews were required by the law of Moses to pay various taxes or tithes. It seems there were two annual tithes, each of 10%, and a triennial tithe as well. So their total tax burden added up to 23.3%. As well as that they were to leave the field fallow one year in seven and hand back all their land to the families who originally owned it every 50 years. Mind you on the plus side most of one of the tithes was for food to be consumed at a huge yearly feast!

The idea of a tithe for New Testament Christians, however, simply does not stack up. There are lots of reasons for this. Here are just 4 of them:

- a) There is nowhere in the New Testament that tells us to do this.
- b) 2 Corinthians 9:7 specifically says that the amount of giving for NT believers is determined by us not by a rule.
- c) The Old Testament tithes went to a nation state and covered all sorts of aspects of social security that are paid for for us out of general taxation
- d) When the Israelites obeyed the law of God theirs was a very equal society where everybody started with the same amount of money – so the fact that everybody paid the same %age was not unreasonable.

In summary: tithing is not for Christians. If hearing that makes you think "on good, I couldn't afford to give anything like that much anyway" I'd want to say to you that if peasant farmers 4,000 years ago could afford to do this then I think we probably could too. We are freed by Jesus from the law of tithing. But we are freed to be cheerful and generous givers, not to be selfish.

If your giving is low, if it reflects a lack of generosity, that will be inconvenient for the church. It will be frustrating for missionary friends who need more support for their work. But it will be disastrous for you, because you will be missing out on the blessing of demonstrating to yourself and the world that Jesus is the most precious thing in your life.

## **7 Giving at Christ Church Liverpool**

We believe that all the ministries of our church should be funded by the members of the church and those who come along regularly. And that conviction shapes the way we do a number of things.

- It's the reason we don't take a collection in our meetings – because we do not believe visitors should feel in any way obliged to contribute to the costs of our work.
- It's the reason we vote on the budget every year at members' meetings and encourage discussion and questions about that budget – because we want the people who take on the responsibility of paying for the work to have a vision for the work.
- And it's the reason we have Gift Sunday. Not a day to bring cheques – though we won't refuse them – but a day to begin a process of reviewing your regular giving.

For some today will mean cancelling your standing order in favour of a smaller one because your circumstances are changing and you'll have less money.

For others it will mean increasing your standing order from the summer because you will be moving up a point on your pay scale in the next few months. Perhaps all of your pay increase could be given away? Or more for some people?

For some today will mean thanking God that he has been transforming your attitudes to money and possessions over the last year and praising him that he is now more precious to you relative to your things than he was 12 months ago.

For some today will be about profound repentance as you recognise that the god of money has taken deep root in your life and that Jesus needs to perform some radical surgery on you.

## **8 Confession and reflection**

In a talk like this it's easy for the pastor to come across as being holier than thou. It's easy for someone like me to sound all pious and going for it and to exhort you to live differently. Conversely it's easy for you, if you choose to, to dismiss all the things I say by looking at the faults in my life in the area of money and possessions (of which there are many) or the things you imagine to be faults but which aren't (of which there are probably also many).

But can I encourage you not to do that? Not because I come from a position of having this all sorted. But precisely because I, like you, am weak and prone to failure. The cords of the deceit of materialism all too easily lay themselves upon me and try to persuade me that a new electronic toy would be of more value than a gift to Liverpool City Mission. The lies of Satan attempt to insinuate themselves in my heart and tell me that working for a church is enough of a sacrifice and that I shouldn't have to give money back to the church. I struggle with all the same things that you do. By nature I am a materialist. My great ambition in life before I became a Christian was to be rich, to live in a big house, drive a flashy car, drink the best wine and holiday all over the world. Those tendencies still do battle with the spirit in my soul. What victories I have one are the work of God's grace in my life. They are not down to me. I know that profoundly – because I know what I am like.

What I have discovered is that change is possible. That God's grace extends to my attitude to money. That, as I trust in the cross, he can change my heart so that things I wanted now seem less attractive. And things I would not have valued at all – like Christian missions – now seem like some of the most precious things in the world to me. God has been very kind to me.

But there have still been some very practical things Gaynor and I have been moved to do to help us live in his grace in this area. So I thought I'd share them with you. Not as a boast (we have nothing to boast about) but as an encouragement, that we hope some of them might be useful to you too.

- a) **Information.** We find that knowing what we are giving to helps us be generous. So reading the prayer letters of the people our church supports in missions helps us love the way our money is being spent
- b) **Planning.** We try and plan our giving twice a year. Once in March, before the end of the tax year, so we know what to do with any rebate. Once in August before my annual inflation pay rise so we can increase giving at the same time as increased pay – otherwise you get too used to it. Those happen to coincide with holiday times for us so we have time to talk. When children are older we will include them too.
- c) **Pushing.** As a family we aim to increase both amount of our giving and %age of our giving every year.
- d) **Praising.** I try to think about the things I could have bought with the money I have given in a year and then deliberately thank God for the things I have purchased with it by giving it instead.
- e) **Economising.** There are lots of tools out there for saving money. For the world they are about getting more lifestyle for less. For us about releasing funds for gospel ministry; which is a much better motivation! Use web sites like [www.moneysavingexpert.com](http://www.moneysavingexpert.com) to see how you could save maybe thousands of pounds a year in your mortgage, savings, gas, electric, insurance, phones, internet.
- f) **Prioritising.** We are not ascetic! But we know we can't have everything. So we make sure we prioritise the things we feel most reflect the values of the gospel.
- g) **Results.** We find that the excitement of achieving good goals is a good thing. We plan this year to give away 28% of our family income. We are looking forward to being moved and encouraged by your stories, ideas and visions that I hope you'll share with me over the coming weeks to doing even more.
- h) We are NOT particularly exemplary; there are many Christians in the world, some much poorer than us, who do much better.

Just imagine what an impact we could have for missions in Liverpool, for church planting across the city and for the evangelisation of the world if rich Christians – which is almost every Christian in this church, especially those with a job – managed to give 30%, 40% or even 50% of our income to evangelism, discipleship and ministries of mercy. Not because someone has “told us to” – Jesus doesn't tell us to and I won't either – but because God's grace stirs our hearts to want to live completely differently from the rest of the world.