

SERMON SERIES: Discovering the Joy of Stewardship (slide #1)

PART 1: “Who’s the Owner Anyway?”

TEXT: Proverbs 3:5-10

DATE: January 6, 2008

I. INTRODUCTION.

- A. Well, it’s a new year and it has most likely begun this year just like the past several years:
1. We’ve enjoyed our annual time of Christmas and New Year’s celebration, but we were ready for a rest from the increased activity.
 2. We all have several more toys and gadgets and gift cards than we did just a few weeks ago.
 3. And many, if not most, are wondering how in the world we are going to pay off all the credit cards.
 4. The most recent data – which I read within the last two weeks – puts the average CREDIT CARD debt at a little over \$10,000. Ouch!!
- B. To add injury to insult, things in the world of economics are getting more challenging:
1. The price of gas is continues to climb, effecting not only our transportation, but our heating.
 2. The sub-prime crisis is affecting not only the US market, but the global market.
 3. The “R” word is being thrown around a little more frequently: RECESSION.
 4. Companies here in Syracuse are laying off workers and some places are closing and moving to other, less taxed, locations.
 5. The stock market is in a free fall.
 6. How’s that for some good news to kick off the New Year.
- C. What better time than now to talk with you about money. But not just any talk about money; I want to talk with you about stewardship, more commonly known as tithe.
1. I know, perhaps many of you are saying, “Please pastor, let me dig out of my hole before talking to me about tithe.”
 2. Perhaps now more than any time of the year we may be inventing excuses about why tithing just doesn’t seem to be a viable option.
 3. The mere fact that I just mentioned that today’s sermon will be on stewardship or tithing may have caused a nauseous feeling in the stomachs of many of you, causing several of us to already begin to come up with some valid excuses about why tithing is not necessary.
- D. Well, let me help you along with that. Here’s a two minute video of people who’ve already come up with what they would consider to be valid reasons for not giving. – **Video Clip: Cheerful Givers.**

Slide #2 – title slide again

- E. I’m not sure if such a video is more prone to make me laugh or cry. Certainly we see only a small percentage of excuses people offer – faulty excuses might I add – about why tithing isn’t for them:
1. I’m not going to tithe because the church isn’t spending the money on things important to me – like soft toilet paper.
 2. I’m not going to tithe because I’m in college.
 3. I’m not going to tithe because I already give of my time to the church and that must be equal in value to the dollars I would give.
 4. I’m not going to tithe because certainly tossing one dollar in the plate is plenty – can’t you just imagine a church running on one dollar per person per week, and yet many do just that.
 5. I’m not going to tithe because I’ve already given to some other organization and that must count.

6. Thankfully at least two in this video clip got it right.
- F. I want to talk this morning – and for the next few Sundays – about stewardship.
1. Mind you, I fully understand that when we mention the word stewardship that included in the principle a knowledge that stewardship is more than just money: there's stewardship of our time and out talents as well.
 2. But I'll be honest with you, I want to talk with you about the stewardship of our money.
 3. I want to do so for several reasons:
 - a. First, because such a discussion is vitally important for each of us concerning our spiritual health – if we want to be healthy spiritually, it will only happen to those who tithe.
 - (1) You can be a great prayer warrior but fail to tithe and you will miss out in God's blessings.
 - (2) You can be a great churchman in terms of service but fail to tithe and you will miss out on God's blessings.
 - (3) You can be an ordained elder in the church and fail to tithe and miss out on God's blessings.
 - (4) Tithing is a key biblical mandate in order that we might receive the blessings of God – we are told that in dozens of different passages.
 - b. Second, because such a discussion is vitally important for each of us concerning our financial health – if we are struggling financially, there is a cure for that. Believe it or not it begins with faithful obedience to the Lord in tithe.
 - (1) I'm going to venture a guess this morning: there are many who are here today who are struggling financially, barely making it from pay check to pay check, and your conclusion is that you have to get your finances in order before you can even consider the idea of tithing.
 - (2) I'll tell you a quick secret this morning: you aren't going to get out of trouble financially if you are disobedient to God in the area of tithe. It just won't happen.
 - (3) While we will talk about this more in the weeks to come, blessings come to those who understand the necessity of being obedient to the Lord when it comes to tithe. In fact, Malachi informs us rather bluntly that those who do not tithe are in fact thieves and because of that they will not receive the blessing of God – pretty harsh.
 - c. Third, because such a discussion is vitally important for the ministry of the church. We are nearing the completion of our new ministry center and the tendency might be to think that all is fine and God's church doesn't need my money. Nothing could be more false. We need faithful giving now more than we ever have in the history of the church.
- G. This morning I want to offer to you a one point sermon on tithe – I know, most of you are used to three point sermons, but this one point is absolutely critical to get and so I will let it stand alone this morning.
- H. I want to talk to you about the concept of OWNERSHIP – Who is it that owns everything anyway?
1. The misunderstanding of ownership has been the downfall of many when it comes to tithing.
 2. It is imperative that we understand this important financial concept if we are going to embrace the spiritual principle of tithe.
- I. **(Slide #3)** Before looking at this one truth, let me just briefly disarm some of the myths relating to tithe:
1. **(Slide #4) Myth #1** – tithing is no longer required because it is an Old Testament Principle.
 - a. Such a myth is faulty in several respects.
 - b. First, it assumes that we are “Dispensationalists” and we are not.
 - (1) What do I mean by Dispensationalists?
 - (2) Simply this: there are many who have come to believe that recorded time is broken up into time blocks – known as dispensations – that have rules for that time block that do not apply

- to any other time block.
- (3) While there are many different ways of defining the different dispensations, some examples might be like this:
- (a) there was the early father's period – the time of Abraham, Isaac, Jacob and others when certain practices were observed, but we don't live there any more so the first five books of the bible have nothing to do with us today.
 - (b) there was the time of the prophets – the time of Isaiah, Ezekiel, Jeremiah, and others where certain practices were observed, but we don't live in that time any more so those books of the Bible don't apply to us today.
 - (c) Or to put it more simply, there is the age of the Old Testament, but we live in New Testament times and so the Old Testament doesn't apply to us today.
 - (d) If you were to carry dispensationalism out even more, there are some who would say that even many of the New Testament passages are irrelevant because we no longer live in that time and so we can dismiss them.
- c. Friends, Jesus was not a dispensationalist and neither are we. Listen carefully to His words found in Matthew 5 as He begins the Sermon on the Mount: *“Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them. I tell you the truth, until heaven and earth disappear, not the smallest letter, not the least stroke of a pen; will by any means disappear from the Law until everything is accomplished. Anyone who breaks one of the least of these commandments and teaches others to do the same will be called least in the kingdom of heaven, but whoever practices and teaches these commands will be called great in the kingdom of heaven. For I tell you that unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of heaven.* (Matt 5:17-20)
- (1) You will find that as you continue to read the rest of the Sermon on the Mount, Jesus does not dismiss any of the Old Testament laws but rather raises them to an entirely higher level.
 - (2) Jesus was not a dispensationalists and neither are we – the Old Testament is a part of our ongoing story of God – our story.
2. **(Slide #5) Myth #2** – tithing is any percentage of our income given regularly and can be given anywhere we want to give it.
- a. Such a myth is utterly false and non-biblical.
 - b. Repeatedly throughout the scriptures we are told that a tithe is one tenth of all that we receive in wages or blessings.
 - (1) Listen to the definition of tithe in Lev. 27:30ff – *“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. If a man redeems any of his tithe, he must add a fifth of the value to it. The entire tithe of the herd and flock-- **every tenth** animal that passes under the shepherd's rod-- will be holy to the LORD.”*
 - (2) When Abraham was blessed in Genesis 14, the scriptures tell us that Abraham offered to the priest, Melchizedek, a tithe which is defined as one tenth (see verse 20).
 - (3) I could list others for there are many verses stating the same.
- c. Also repeatedly throughout the scriptures we are told that our tithe is to be offered to the storehouse – the place where we are being fed day-to-day and week-to-week.
- (1) Malachi tells us in Mal 3:10 that we are to *“Bring the whole tithe into the storehouse, that*

there may be food in my house. Test me in this," says the LORD Almighty. . . ."

(2) Our tithe doesn't go to some TV evangelist (unless that evangelist comes and visits you in the hospital when you're sick or offers you counsel when you need it or other things your local church offers), it doesn't go to the local fire department or ambulance service or anywhere else except the place where you are fed spiritually.

3. **(Slide #6) Myth #3** – tithing is never mentioned in the New Testament – not true.

a. Jesus declares in Matthew 23:23 – "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices-- mint, dill and cumin. But you have neglected the more important matters of the law-- justice, mercy and faithfulness. You should have practiced the latter, **without neglecting the former**. TRANSLATION: while you should continue to tithe, you need to also practice justice, mercy and faithfulness.

b. Tithe is clearly spoken of by Paul in 1 Cor 16:1-2 – "Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should **set aside a sum of money in keeping with his income**, saving it up, so that when I come no collections will have to be made."

c. Again, other verses are available, but these two are good representatives.

J. All of that having been said, let us now consider together the foundational truth in relation to tithe. We will do so by turning to some familiar passages of scripture – three stories.

K. Our one truth for this morning – the tithe's foundational principle – is this:

II. **(Slide #7) Tithe's Foundational Principle: God Owns Everything!**

A. Again, we could turn to many places in the scriptures to document this truth, but consider with me three stories and two verses that are key in grasping this foundational truth. The stories all come to us from the life of Christ:

1. **(Slide #8) Story #1:** The story of the Rich Young Man – Matthew 19

a. We know the story well.

b. A rich young man comes to Jesus with a very important question: "What must I do to have eternal life?"

c. After some preliminary comments, Jesus informs the man that he must keep the commandments.

d. The young man responds, "Which ones to you mean exactly?"

e. So Jesus gives a short list: "Which ones?" the man inquired. Jesus replied, "'Do not murder, do not commit adultery, do not steal, do not give false testimony, honor your father and mother,' and 'love your neighbor as yourself.'" (v. 18-19)

f. Feeling rather bold now, the young man replies: "All these I have kept," the young man said. "What do I still lack?" (V. 20)

g. And then Jesus issues the zinger – the one demand that the young man was not willing to abide by: "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."

h. The scriptures tell us this sad conclusion: "When the young man heard this, he went away sad, because he had great wealth."

i. Why did this happen? Simple: the rich man failed to understand that if we want to be God's children with the promise of eternal life, then we must not fail to understand that God owns everything and has the right to direct it in any way He wants.

j. Jesus went on to explain: "I tell you the truth, it is hard for a rich man to enter the kingdom of

heaven. Again I tell you, 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."

- k. The disciples were astonished and replied: "Who then can be saved?"
 - l. Jesus answers: "With man this is impossible, but with God all things are possible."
 - m. Then listen to this final exchange: Peter answered him, "We have left everything to follow you! What then will there be for us?" Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life.
 - n. The message of the story is clear: God owns everything and those who will become children of God must understand that we are but stewards of all we have. We don't own anything. God has final say in all things.
 - o. There's a second story. . . .
2. **(Slide #9) Story #2:** The story of the Poor Widow Woman – Mark 12
 - a. Again, we most likely know the story well.
 - b. In Jesus's journeys, one day He sat across from the collection plate at the temple.
 - c. A number of wealthy men came in to make their displays of generosity, depositing great sums of money into the offering plate.
 - d. Then along come a widow woman who humbly drops into the offering plate two small coins whose value was worth only a fraction of a penny.
 - e. Verse 43 of Mark 12 says that Jesus quickly called his disciples over for He had a very important lesson to teach.
 - f. As the disciples gathered, Jesus declared: "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything-- all she had to live on."
 - g. What was the point of the story? Simply this: If we are to be God's true disciples, it will only happen when we understand that He must own everything.
 - h. There's a third story. . . .
 3. **(Slide #10) Story #3:** The story of the talents – Matthew 25
 - a. Again, we know the story well.
 - b. A master (Jesus) is preparing to go away for a while and so he calls to his side three servants to entrust his money to. To one he gave five talents of money, to a second, two talents and to a third one talent. He simply tells them to manage the money well.
 - c. The servant goes away, but upon His return he calls the servants in and asks for an accounting.
 - d. The ones with five and two talents both doubled their money. The third buried his money and only had the same talent he was given with no increase.
 - e. The servant is pleased with the first two and gives them further responsibility, but he is furious with the third servant, takes the talent from Him and gives it to the man who originally had five talents.
 - f. While there are multiple lessons to be learned from this parable, the one that is often overlooked is this: The master never ceased to own all the money. The master, who is Christ, owns absolutely everything. A disciple of Christ must never forget that God owns everything.
 4. Three stories, one truth: God owns everything, even the things that we think we own.
 5. In fact, there is a verse that puts it all into perspective. Listen to James. . . .

- B. **(Slide #11)** Key verses for our understanding: James 1:16-17 – “Don't be deceived, my dear brothers. Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”
1. There is added emphasis to the ownership principle found in these words and it is this: not only does God own everything, but everything good that we have come from Him to begin with.
 2. He is the giver of all we have.
- C. Why is such a principle so key in understanding tithe? Simple: Tithe is the practice prescribed by God for God's people that serves as an acknowledgment of this truth. Tithe is our way of saying to God, “I understand that you own all things, including me and all my possessions. Tithe is our act of surrender to the ownership of God.
1. When God is indignant with His people in Malachi 3 for not paying their tithe, don't for a minute think that the reason why is because He needed their money. Nothing could be further from the truth.
 2. He was indignant because he knew what withholding tithe meant – that the people did not understand that God owned all things. Our job is to surrender all that we are AND all that we have to Him.
- D. We tithe because we understand that without God we have nothing. All that we own belongs to God. Our tithe is a statement of our understanding and our faith.
- E. **(Slide #12)** This brings us back to the verses we began with from Proverbs 3:5-10.
1. We know well verses 5-6, but perhaps we are not prone to understanding them in the area of finances.
 2. Think with me in financial terms as I read these two verses:
 - a. Trust in the Lord with all your heart – even in finances.
 - b. Lean not on you own understanding – you can't think your way out of debt, but there is a way.
 - c. In all you ways acknowledge Him – turn to God.
 - d. And He will make your paths straight – He'll show you the way.
 3. But read on with me and notice the directives and the rewards – read verses 7-10.
- F. The call as we begin the year 2008 is similar to the call I make every year: Give God what He is owed, recognize Him as original owner and giver of all good things, and God will do for you more than you could possibly imagine.
- G. God's call to His church is to be a people of stewardship. . . and that includes tithing your income.

III. Conclusion/Application.

- A. Folks, here is the trick: figuring out how to tithe. The secret is in how we look at ownership.
- B. **(Slide #13)** Let me offer to you some illustrations that I hope will drive home this point.
- C. Illustration #1: Ten Hershey's Chocolate Nuggets/Candy Bars.
1. Application #1 – Say I'm going to divide the candy bar between the two of us, but instead of saying “one for you and one for me,” say, one for me and nine for you.
 - a. How do you feel about this arrangement?
 - b. Feels pretty good, doesn't it?
 - c. You are receiving nine chocolate nuggets/candy bars that you did not earn or deserve and the original owner only keeps one.
 - d. That's a great deal.
 2. Application #2: Give all ten candy bars to the other person.
 - a. How does it feel to receive all of these candy bars? Pretty good?
 - b. You didn't earn them. In fact, they're my candy bars, but I'm giving them to you and you can

use them in any way you want, including eating them.

- c. Before you go though, let me ask you a question: Can I have one of those candy bars? Do you mind. I sure would love to have one.
- d. It's still a great deal, but there's something harder about giving something back as opposed to never receiving it.

3. Truth: When we never claim something, it's easy to let it go, but when we become the owner, giving something away seems much harder.

D. Illustration #2: Ten 50 dollar bills.

1. Application #1 – Say I'm going to divide the 50s between the two of us, but once again keeping one and giving nine away.

- a. How do you feel about this arrangement?
- b. Feels pretty good.

c. Again, you are receiving nine 50s, none of which were yours to begin with and so keeping one doesn't seem like that big of a deal.

2. Application #2 – Give all ten 50s to the person.

a. How does it feel to receive all that money? Pretty good?

b. You didn't earn them. In fact, they're my 50s, but I'm giving them to you and you can use them in whatever way you want.

c. Before you go though, let me ask you a question: Can I have one of those 50s back? Do you mind? I sure could use \$50.

d. Again, it's still a great deal, but it's so much harder to give the money back once we own it all.

3. Truth: When we never claim something, it's easy to let it go, but when we become the owner, giving something away seems so much harder.

E. So what's the point of all this?

1. Folks, when you receive your salary check, it's important to know that even though you put in a full weeks work, it was God who gave you the skills to do that job, gave you the job, and in essence gave you the money written in that check.

2. But how you receive your check makes all the difference in the world in how you use it.

3. Here's what God wants us to understand: He is the one who is giving you every one of those dollars, but he means for us to receive it as one for God and nine for us.

4. If we receive it any other way, most likely once we think we own it, it will become so much harder to give it back.

5. Tithe must always be our first fruit: the first 10% never comes into our ownership, it belongs to God.

6. In giving God our 10%, we are at the same time telling God that we understand that the other 90% is His as well, but we are giving to Him a tenth as a promise to spend the other 90% wisely.

7. The result: God is honored and we are blessed.

8. It works every time.

F. I'm asking you today: "Will you acknowledge God's ownership of all you are and all you have? If so, your proof of ownership is in your tithe and offering. Give God a try!"