



STEWARDSHIP: GOD GIVES

Part 12 of Doctrine

Pastor Mark Driscoll | June 22, 2008

You are listening to Doctrine, a sermon series where Pastor Mark Driscoll covers the basic beliefs of Christianity. This series also serves as a prerequisite for membership at Mars Hill Church. For more audio and video content, visit MarsHillChurch.org.

Howdy, Mars Hill. Nice, gonna be one of those days. Good to see you guys. Couple quick things – I actually got a lot of business today I need to cover. First there's a new website we've launched, ReLit.org. There, there's books we're publishing – myself, other people we're affiliated and associated with. As the church grows, multiple campuses, all kind of things going on, we want to answer people's questions, teach, make sure that people know what we believe. And so you can go to ReLit.org, and actually this week my latest four books came out – published four books this week – on who is God, Old Testament and New Testament, and church leadership. They're little, so if you're one of those people, you say, "I don't like big books with big words," I'm your guy. These you can read in an hour, and you can find those at ReLit.org. What else I got?

Number two – really excited. Be in prayer for Eastside campus. They're moving to Bellevue. They've been in a really small building, packed in, and now they're moving to Eastside Christian School I went and saw the new room this week with Pastor Jesse. It seats about 600, 700 people. It's a great space. They're getting it ready. And if you are on the east side or if you know someone who is, Mars Hill Bellevue kicks off in its new location on July 6th – Sunday, July 6th. And on the 13th they'll have a big open house, barbecue after church for meet and greet and connect.

Number three, we're opening our seventh campus – we're a multi-campus church. That will be Olympia. That will commence here shortly. We have a great core group of people from Centralia and Chehalis and Olympia that are comprising the core of the Mars Hill Olympic campus. So again, help us get the word out on that. If you want to be involved, just go ahead and contact the office and they'll put you in contact with Pastor Gary.

Number four, membership push continues. Fill out the "Become a Member" handy-dandy postcard, name and e-mail. Grab somebody with a "Become a Member" t-shirt, give us your contact information. Or on the front page of MarsHillChurch.org click on "Become a Member" and we'll get you started in that process.

And lastly – let's see, July through June is our fiscal year, so we're finishing the fiscal year. And in light of the stewardship sermon that I'm doing today – very timely – I will give you a brief update as to sort of the lay of the land financially. Here's where we're at: year-to-date, as our fiscal year is coming to an end, average weekly attendance in adults this last fiscal year was 5,454 – not 53, not 56, 54 exactly. That's how many adults we average, plus kids on top of that. That means the total number of people who calls Mars Hill Church home, maybe 8,000 or 10,000. We had maybe – we had about 8,000 for Easter. There's no real way to know exactly, but it's somewhere in there. And the total number of adults who gave once or regularly – any portion at anytime – is 4,771, so maybe half of those who have attended have given anything at any point.

Here's where we're at as well. The average person who attends the church gives about \$1,800.00 a year. Compare that to the national average, that's \$1,620.00. That includes Christians, non-Christians – just the average American gives about \$1,600.00 a year. So you say, "That's not so bad." Well, we're ten percent better than the non-Christians. I wouldn't say that's awesome. I wouldn't put a gold star on your chart.

Budgeted giving deficit for the year is about half a million. Actual deficit is about \$400,000.00. Budget year ends at the end of this month. If we don't make budget it'll actually be the first time in the 11-year history of the church that we don't make budget. So we'll see how it goes for the remainder of the month. The reason that the actual deficit is down is we've really cut costs. Executive elders have put a freeze on our salaries. We've also had a few series of layoffs. In my department alone, Preaching and Theology, we've laid off eight people in eight weeks recently, so – not 'cause they're bad people, just 'cause of where we're at financially. So we've sort of tightened the belt, shaved everything, had a round of layoffs, had another round of layoffs, and that's about where we're at going into the summer, which is typically for us the most painful season.

And I know you're sitting there thinking, "I'm so glad the mega-church pastor is talking about money." Ha-ha. You're welcome. Me, too – how fun this is. You're all wishing you had my job. I wish I could do PowerPoint to critics about money – that would be awesome. Maybe you, too, could have this job someday.

Here's how you can give: cash or check at a Sunday service. Drop it in the offering basket or put it on your way out. You can mail a check into the office – don't mail cash. Some people do. Just so you know, that's not a great idea. Mailmen love it, but it's not such a good idea. Mail your check in. You can give, debit or credit care, at MarsHillChurch.org. So even if you can't make it to church, your debit card can. And we don't want you to rack up any debt, but if you pay it off and you use the frequent flier miles to go to Israel and learn more about Jesus, that would be brilliant. Additionally, you can give electronically. Let us know. We set that up. That's an automatic withdrawal. Some of you do that with your bills monthly so you don't

forget.

That is what I have, and then we'll jump into the stewardship sermon – how fun this will be. I get to talk about money. I'll say this. I talk about money very little at Mars Hill, and it's something that I'm reticent to teach on, to be honest with you, because people hate it when I do. And I think it's because money is the great American idol, and so today we're gonna go after the big idol – the American. I'll pray – (Laughter) I thought that was cute, but in retrospect it really wasn't. I'll go ahead and pray, 'cause obviously I need it, and then we'll get to work on the doctrine of stewardship. For those who want to become members, this is the twelfth of the thirteen sermons that I'm doing that sort of lay out where we're at theologically. We'll conclude next week and then you guys can finish up the membership process and get plugged in.

So Father God, we begin as always by thanking you for being a good God. God, I thank you for Mars Hill Church. I love it here. I love the people here. I love what I get to do and the people I get to do it with. I thank you that we're expanding to seven campuses. I thank you that more people are meeting Jesus. I thank you that more lives are getting transformed. I thank you that in every way, God, you've been faithful. And so, God, it is my prayer – not out of guilt or legalism or shame, but out of worship and delight and joy – that we, too, would be faithful stewards. So as we study today, please allow us to understand and apply what Scriptures have to say, as we ask this in Jesus' good name. Amen.

As we get started on this issue of stewardship, it's hard to talk about money because people don't like to talk about money. We live in a culture where people love to show off what they buy with their money. They love to boast about their possessions. They love to glory in their raises and their incomes and their ability. But when told that they have any obligation to God or anyone else to steward their resources wisely, there's a very strong reticence on this issue in our culture for people to receive instruction.

Jesus himself, though, taught on money about 25 percent of the time, which means that if I were to follow the pattern of Jesus, the first of every month I would take that Sunday and talk about your money – actually God's money in your hands. Furthermore, there are about 800 passages in the Old and New Testament combined on money: working hard, making money, spending, saving, investing, and the like. All of that to say, when it comes to the issue of money, this really is in many ways the key indicator about your spiritual life and where your priorities lie.

And by way of definition, when I speak of wealth, I'm talking about wealth in general. Wealth is your job, your income, your retirement account, your savings, your checking, your possessions, your home, your equity, your car, your inheritance – everything and anything is part of your collective wealth. So when I use the word wealth, I'm doing so in that regard.

We'll answer five questions about stewardship. The first is, what does the New Testament teach about wealth? And I'll summarize it in three points, the first of which is that the New Testament warns us against a desire to be rich. And if you're here for the first time, this sounds crazy. The New Testament says, "Don't make it your objective aim or goal to get rich. Don't set that out as your greatest treasure, your biggest achievement." Say, "Really? You sure?" Yeah, I'll read it to you. 1 Timothy 6:9-10 – and again, this runs counter-cultural to every single message that you will receive in the world. The whole goal is to be rich.

Here's what the New Testament says about those who desire to be rich. 1 Timothy 6:9-10: "Those who desire to be rich fall into temptation" – lots of trouble – "into a snare" – the enemy puts a new car, flat screen TV, bigger house, vacation home, ability to fly first class, in the middle of a net. If you go after it, you get caught – "into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money" – now, money itself is not evil, but "the love of money is a root of all kinds of evil. It is through this craving that some people have wandered away from the faith and pierced themselves with many pangs." It hurts when you turn your back on God to run after wealth. "People who want to get rich fall into temptation, and a trap, and into many foolish" – they do things that don't do make any sense – "and harmful" – they destroy their lives – "desires that plunge men into ruin and destruction."

None of you believe that. No one believes that – not wholeheartedly. "For the love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and have pierced themselves with many griefs." You don't believe that. And you know what? Deep down, I don't believe that 100 percent. If we did, we would live differently.

Every one of us thinks, "If I had 10, 20 percent more income, I would have a better life. If I could just pay that off or purchase that, I would be better. If I could just have more money, I would have a better life." The faith, then, is in the money – not God – and the security is in the stuff – not God. And so the worship is for the stuff – not God. It's not a sin to be rich, but it's a sin to desire to be rich, because if your goal is to get rich, you will sin to be rich. You'll run your company unethically. You'll be involved in shady business dealings. You'll become cheap or greedy. You'll not Sabbath. You'll work all the time. You'll neglect your family, your friends, your health, your walk with God because your goal will be to do what is more financially profitable, not what is most worshipful. And when it comes to profit and worship, if you choose profit, you will worship profit instead of God, and it'll ruin your life.

Number two, for those who are rich – some people become rich because they work hard. God blesses them. They get a huge inheritance. It is not a sin to be rich, but there are additional obligations that come for those who are rich. So first thing the Bible says in the New Testament, "Don't make it your life's goal to be rich." Second thing it says is, "If you are rich, acknowledge that you have certain additional burdens, obligations on behalf of God with your wealth."

Now in saying this, number two, none of you thinks you're rich. Rich is always the person who's a little bit higher than you. If you live in an apartment, they own a home. If you own a home, they own a bigger home. If you own a bigger home, they own two homes. It's always the other guy, right?

the home equity is mine. All the credit cards are mine. All the debit cards are mine. It's all mine."

James 1:16-18: "Do not be deceived" – lots of people are when it comes to wealth – "my beloved brothers. Every good and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change." Whatever you have, it's a gift from God. Your car? Gift. Your home? Gift. Your clothes? Gift. Your food? Gift. Your technology? Gift – all comes from God.

If it all belongs to God, then here's the question we should never ask: "How much of my wealth should I give to God?" Instead the question is, "How much of God's wealth should I keep for my own use?" You see the difference? It's a big difference. The first is, "Why should I give anything to God?" The second is, "Why should God let me keep anything that's his?" It's an issue of ownership. It's an issue of ownership. Once you've established the issue of ownership – "Ah, this all belongs to God" – then that establishes the principle of stewardship, which is the next question.

What is stewardship? Stewardship is this: It all belongs to God and he's put some – some time, some talent, some treasures – into my hands to be a steward. A steward is someone who manages the assets of someone else. If it all belongs to God and some of the wealth comes to me, I need to steward it wisely. This might be your banker. This might be the person who runs your portfolio, if you're affluent. This might be your money manager. If you run a company this is what your accountant or your CPA does. These are people who manage other people's collective wealth. If everything belongs to God, then you and I are stewards. We manage his proverbial portfolio. That's what we do.

And so when money or resources or wealth or opportunity comes, we don't just blow it and do whatever we want. We ask God, "Where do you want me to distribute, dispense these resources?" That means that every decision we make needs to be bathed in prayer and driven by theological commitments.

And in the Bible it uses the word "first fruits" to describe what a steward does. A steward acknowledges that because it all belongs to God, first and best goes back to God. See, and in our culture you can't even do first fruits. The government beat God to the punch. I realized this with my first job. My first job, I lied about my age – I was 15. I bought a 1956 Chevy and I drove myself to school and work without a license. Don't do this. I was unregenerate, but this is the story. I had a beard and my voice sounded just like this since I was about 11. (Laughter) And so I'm driving myself to my first job, working as a clerk at a 7-11 behind a strip club – not how I want my kids to start, but that's where the humble story begins. And in that job I would sell Lotto tickets and cigarettes and alcohol and card people who were much older than me.

And I remember calculating my wage and the number of hours I worked in my first pay period, and I was very excited. I was making, I don't know, \$3.85, \$4.00 an hour – nothing impressive. And I worked a certain number of hours. And I did the math and I was excited to get my first paycheck to put gas in my car that I wasn't supposed to be driving. And I got the check and it was less than I was anticipating. And there were certain little lines in there that I had not anticipated. One was FICA – whole new F-word for me. (Laughter) I was like – and I remember going to my boss asking, "Who is FICA? This guy ripped me off. I've been FICA-ed!" (Laughter) And my boss said, "That's the government. They take a percentage." "Really? They didn't ask. We didn't negotiate. I didn't agree. I didn't sign – this – they took." Ah, they're brilliant. They are in the position of first fruits. See, the government doesn't do like the church and say, "Uh, you know, pray about it. Give as you feel led." (Laughter) That would be awesome, right? (Laughter) The way it works, they take.

First fruits is you give best and first to God. To even do that as a Christian you need to figure out what your gross is – not your net – and to figure out how to give to God in first fruits, first position.

Here's what happens. Let's say, for example, you had someone that you'd entrusted as a steward. Say for example it's your bank. So you go to the bank, you've got \$500.00 cash, you hand it to the teller. You said, "Like to make a deposit in my account." And you see the teller take \$400.00 and put it in their pocket, and deposit \$100.00 and give you a receipt for \$100.00. You would call them a – a thief. God gets ripped off all the time. God puts money in people's hands to do certain things that they just take, that they just take.

Imagine if there was someone who was a single parent and they needed groceries. And they were someone you knew – lived in your neighborhood. You gave them \$200.00 cash. They said, "Thank you so much. I'm gonna run to the store and get formula for my kids, and groceries." And you weren't tailing them, but let's say you were leaving at the same time to go run an errand, and you noticed they pulled into the liquor store. What? They came out with a box of liquor and went home. You'd say, "You know, I didn't give it to you for that. I gave it to you to feed the kids, to buy formula. You stole. I gave resources to you with directions on how to distribute and steward them, and you ripped me off."

This happens to God all the time. God puts resources in our hands, in our lives, in our accounts, and we rip him off by not stewarding it, by not distributing it where he intends for us. Here's how he says it in Malachi 3:8-10. "Will a man rob God?" There's the question. Are you gonna rip God off? "Yes," God says, "you are robbing me." We're ripping off God? Yes. Some people – many people – I would say most people – most of you people are ripping off God. "How have we robbed you?" the people asked." Well, how did we do that? "In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you. Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the window of heaven for you, pour down for you a blessing until there is no more need."

What God says is this: "I gave resources to you to distribute, to tithe, to serve, to help. You blew it all. You didn't pray about it. You didn't plan for it. You're bad stewards. You're ripping me off. You're robbing from me." And again, it's the issue of ownership. The people are thinking, "Hey, it's my wealth," and God's saying, "No, it's my wealth." See, you can't rip yourself off. You can only rip someone else off. It's that issue of ownership.

If you're a Christian, here's what I would recommend. It is goofy, but helpful. Take a Sharpie permanent marker and all of your debit and credit cards

write, "Jesus." See, right now, they all have your name. That's the beginning of all your troubles. If it said "Jesus," every time you went to make a purchase you would say, "Okay, Jesus, your money out of your account, is this how you want me to spend it? Is this good stewardship?" And I know you'll look goofy, and I know at the grocery store checkout line the clerk will look at it and say, "Why does it say Jesus on your – ah, you go to Mars Hill. You guys are freaks." Yes, we're freaks (Laughter) and stewards. It may just be for you a practical way to remind yourself, "This is Jesus' wealth and I'm a steward. And every time I go to spend I need to spend in such a way that honors him."

Jesus says in one of the gospels, "If I can entrust you with a little, then I can entrust you with a lot." The context is finances. God speaks there of them being cursed. What's he's saying is, "You know, the reason you guys are in such dire financial straits is not because I couldn't help you out, but I'm not going to help out thieves." How many of you would bail – let's say someone stole from you, came back, and said, "You know, I'm really having a hard time making ends meet. Could you float me?" Like, "No, you steal from me. I tend not to underwrite thieves."

Likewise, some of you steal from God, come to him, pray, "Lord God, bless me. Make up the difference." "Why? I give you \$20.00, you blow it. I give you \$100.00, you blow. I give you \$20,000.00, you blow it. And you come back to me and say, 'God, give me more.'" And what's so twisted in this, there are then whole theologies that rise up to turn God into an ATM – prosperity theology. "You need more. If you give in faith, God will bless you." As if God were a huge vending machine. He's not, but God is looking for good stewards.

You think about it. Let's say you get an inheritance and you have \$20,000.00 to give. You're gonna find the best organization, the best stewards, to most faithfully distribute that money. You're not going to just find someone who's totally irresponsible, someone who is a thief, and entrust those resources to them. God is a God who own everything, and God is looking for faithful stewards, who, when he gives resources to them, they prayerfully consider how to steward them. And they understand that just because it's in their hands doesn't mean it's supposed to stay in their hands. That he may give to them not just to increase their standard of living, but to increase their standard of giving.

Again, I know you don't believe this. A few of you may. A few of you may, but most people don't think this way.

Leads to the next question: Should Christians tithe? This is one question that always comes up. And usually, to be honest with you, it comes out of a pretty corrupted heart, and that is, "Okay, what do I owe? Bottom line, what's the bill?" That's not the issue. The issue is never the dollars, it's always the devotion.

In the Old Testament there was something called a tithe, that was ten percent. A tenth of your gross would go to the Levites – pastors, priests in the Old Testament – to fund ministry. In addition to that, there was ten percent of your gross that went toward festivals and feasts and holidays, and 3.3 percent to the poor, plus gleanings for the poor, like Ruth had, plus additional tithes and offerings that would come as needs arose, things like funding the temple and things of that nature. The result is that the Old Testament total tithe required was more than 25 percent of your gross. Now, you compare that, the average American gives two to three percent of their income to anything. The average Christian gives three to four percent of their income to their church, ministries, missionaries – all of it. The average Hebrew in the Old Testament gave upwards of 27 percent.

In the New Testament it doesn't speak about tithing like that. Generally speaking, when it mentions the tithe it does so negatively about the Pharisees, who gave with their money but not with their heart. They really didn't love God. They were just doing religious devotion, checking off their obligatory financial necessities. The New Testament speaks of giving most clearly in 2 Corinthians 8 and 9. If you want to read later, that's a good place, 2 Corinthians 8 and 9. There's a church there in a region called Macedonia, and they were under, it says, extreme poverty – gas prices went nuts, camels were huge and guzzling huge amounts of gas (Laughter). Furthermore, the housing market had tanked. There was unemployment. They were in war in Iraq still – it's been a while. I mean, everything was in a very hard place for these people.

And it says, "They were poor, and out of their poverty welled up generosity." And Paul there says that their giving was marked by three things. It was cheerful, it was regular, and it was sacrificial. Cheerful meaning they were glad to give to God first. They love God the most. Sacrificial meaning they felt it. They had to make lifestyle adjustments. For some of you, that's not a lot. You're a single mom raising kids. For you, very little, you will feel it. Some of you, ten percent is nothing – wouldn't even adjust your lifestyle. That's just off the top – sacrificial. And regular – not just, "Mark preached on it. For two whole weeks I'm gonna do it, and then I'm gonna tap out." But it's a life style, it's regular – weekly, monthly, quarterly, whatever it is.

Now, in saying that, what that means is that in the New Covenant ten percent is not the ceiling that we aspire to, it's the floor we begin at. It's not, "Well, someday I hope to get to ten percent." The goal is among God's people – generally speaking, with exceptions for those who are physically in a hard place to work or single moms. But the goal should be ten percent's the floor. It's a place to start.

So we don't teach tithing, give ten percent. What we teach is generous, sacrificial, regular, cheerful giving, and what we say is, "You need to talk to Jesus about this. What does he want you to give? You're a steward. What lifestyle adjustments does he want you to make? What amount does he want you to give?" It's between you and Jesus. And we don't set an amount because really it's about you and Jesus working it out in relationship. And it's less about the percentage, and it's more about the love of God. It's a worship issue.

Now, here's the big issue. Is money related to worship? Some of you say, "This doesn't mean anything. You're talking about money. What about God? What about worship? I love God in my heart, not my wallet." Eh, Jesus is the one who said, "Your wallet is the place that your heart reveals itself most accurately." Here's what he says in Matthew 6:24: "No one can serve two masters" – now, again, most of you don't believe this. You say, "No, no, no, no. I love Jesus and money – I love them both. And I pray to Jesus to give me money." Really? So you use Jesus to get money. That would mean money is God, and Jesus is a means to the ends. Say, "No, no, no, I love money and Jesus." No, you can't have money above Jesus. You've can't have money alongside of Jesus. You need to have money under Jesus. You have two options: you worship your money as God, or you worship God with your money. That's it. You worship your money, your wealth, as God, or you worship God with your wealth, with your money. That's it. Everybody.

And see, the reason people love wealth, it gives them a sense of security. "If I have money in the bank we'll be okay. I can sleep well. We'll be fine. When hard times come, we'll make it. We don't need Jesus, we have savings, or a credit score, or assets, or equity" – none of which is bad, but all of which is bad if it's in that position of glory, worship. "No one can serve two masters, for he will hate the one and love the other, or be devoted to the one and despise the other. You cannot" – hear this, hear this – "you cannot serve God and money." You can't say, "My allegiance is to Jesus and to make as much money as I possibly can." You can't do both, because to make the most money you can means you'll need to sin against Jesus. And if you worship Jesus, you will make less money 'cause you're not gonna steal. You're not gonna rob. You're not gonna lie. You're not going to sacrifice your relationship with God on the altar of profit.

It doesn't mean you shouldn't run your business profitably. It doesn't mean you shouldn't have a good business plan. It doesn't mean that you shouldn't have a budget, but it means at the end of the day you will make decisions that are not fiscally the most prudent, but they're worshipfully most prudent.

You cannot serve God and money. If you believe that, that will change your life. You know, and the truth is I've been reticent to preach on money at Mars Hill, 'cause here's what I know. Most of you worship money. And when I talk about money you get very frustrated because you don't want me talking about your God. In fact, some of you would prefer if I said, "Jesus loves to bless people." Some of you would be cool with even a prosperity theology, where I tell you a lie, and that is, "Jesus was rich. He wasn't homeless and poor and broke. He was rich." Well, the truth is he was poor. He worked a construction job. He was homeless. When he needed to pay his taxes he sent one of his guys fishing hoping that there would be a coin in the mouth of the fish to pay the taxes. You know you're broke when tax time comes and you're fishing, hoping that some fish swallowed a debit card, right? (Laughter) I mean, you're officially broke when you're there.

Some of you want me to say – I mean, I get these e-mails from people, "Well, tell people that God wants them to prosper, and that Jesus was rich, and that if we love God we, too, shall prosper." No. That makes money God and Jesus a means to the ends. That's idolatry. I don't worship Jesus because I can get rich. In fact, Jesus will make some of you poor, like he was. And if you curse him, you will reveal that you are worshiping money instead of God.

I want you to be liberated from the worship of money. The worship of money is devastating. It is. That means that you don't pick a job based upon whether or not you can glorify and honor God, but how much you make. It means that your life is defined by your possessions, that in some ways your value as a human being is contingent upon which vehicle you drive. That the neighborhood you live in would be defining for you of whether or not God loves you and you're worth anything. I am not saying it is a sin to work hard, and to make money, and to pay your bills. But I am saying that if you live to worship money, you'll have a completely confused view of your value, your dignity, your worth, your identity, and what really matters in this life. Money is inextricably tied to worship. It just is.

Paul says this same thing in Philippians 4:18. He says – it's regarding money. He's in jail. The church took a generous offering, gave it to their pastor. "I have received full payment, and more. I am well-supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God." That's the Old Testament language of worship. In the Old Testament they would sacrifice an animal. That cost them a lot. That was an act of worship. And Paul says, "Today our sacrifice is financial. As we give it's a sacrifice." It's giving to God out of devotion and love. Your money is indicative of your heart. It's indicative of your worship.

This will seem crass, and you know what? It really stinks today to be in this position. I work for the church, and I'm the pastor, talking about money. And I know some of you are gonna grumble. You're gonna be like, "Yeah, another mega-church, yeah, they want more money, hitting me up, guy works there, I got it. I know the deal. It's corrupt religion." Just trust me on this. I've been doing this – the first three years I did this I didn't even get a salary, so if I was in it for the money that wasn't a great plan. And yeah, I work for the church and I love the church and I praise God for the church and I'm devoted to the church. But at the end of the day – at the end of the day, I see the devastating effects in people's lives who worship money. I see them get divorced. I see their families fall apart. I see them choose work over Jesus. I see them stop going to church and reading their Bible. Let me ask you a brutal series of questions to check your heart.

If someone walked up to you right now and said, "I'll make you a deal. Never read your Bible again, you name the price, I'll write the check. What's the amount?" What's the amount? If there is an amount, you worship money. If there's – you say, "Well, that would take \$10 million. It would take \$10 million for me to never read the Bible again." Well, then you worship \$10 million. If there's an amount, then you worship money.

If someone came up to you and said, "Don't go to Mars Hill. Don't go to any Christian church. Just be a Christian, but be an isolated one. Don't worship with God's people. Don't serve. Don't participate in a church family or community. Just live an isolated life. You name the amount, and I'll write a check. What would that take?" You say, "Well, to stop going to church, that would take \$20 million." Then you worship \$20 million and not God. If there is an amount, you worship money.

Some of you, it wouldn't be that much. It wouldn't be that much. How many of you, it would be \$1,000.00? Good enough. The money is indicative of the heart, and the heart is either for or against God. And the heart is manipulative so that it will even use God to get money. How's your heart? Say, "It's fine." How's your budget? "Not so good." Answer: there's a problem with your heart. There's a problem with your heart.

Likewise, there was a stupid movie some years ago – remember the movie? It was where a guy was asked, "How much money would it take for me to be with your wife?" The guy said \$1 million. Really? Your wife's only worth \$1 million? That's very sad.

What's Jesus worth to you? What's Mars Hill Church worth to you? What's the Bible worth to you? What's the Christian faith worth to you? What are

you willing to pay to give it up? I've met guys who stopped going to church and Bible study to get a job that paid \$1.00 more an hour. A buck? Seriously, a buck? A buck?

The money is the way you evaluate worship. Share in closing with you six principles for sacrificial stewardship. Again, most of you don't believe this. Most of you won't believe this. Most of you will leave here to grumble about me for meddling in your affairs. I still love you.

Number one, more stuff won't make you more happy. Now, you don't believe this. You don't. You think, "If I owned a house, if I owned a bigger house, if I owned a second house, I would be happy." "If I could get rid of my car and get a decent car – no, if I could get another decent car – no, my TV's flat, needs to be flatter. (Laughter) Mine's two years old. The guy next door, he got a bigger one and a flatter one. I used to think that God loves me, and now I wonder and I doubt." More stuff won't make you more happy.

I'll prove it to you. Two years ago you had something you thought, "If I could get that, I'll be happy." Now you've got it. How's it going? Answer: not so good. It hit me this week. I loaded up my truck with the Driscoll boys. We went to the dump. We had a connecting time together at the dump. There's nothing cooler than going to the dump with your sons, and they get to throw things. It's awesome. So we went to the dump, and we loaded up the truck, and do you know what we loaded up the truck with? A bunch of things I bought. I bought – now, it dawned on me as I'm driving there, "I bought these with my money, and now they don't work, or I don't like them, or they broke, or whatever. So I'm putting them in my truck that gets bad gas mileage to drive to the dump to pay more money to throw them away." I think I lost on that deal. I paid for it. I paid to drive it to the dump. I paid to throw it away.

~~More money, more possessions, more happy~~ you more happy. It won't. Say, "Well, it would if I got a brand new car." Six months later it would be an old car, and there's be a new one. It's always something.

Ecclesiastes – who wrote Ecclesiastes? Solomon. Who had more than Solomon? Nobody. His house was bigger than the temple. Just so you know, the temple housed God. Nearby was Solomon's house – much bigger than God's house. Just so you know, right? If your house is bigger than God's, you're loaded, okay? (Laughter) You're doing fine.

Here's what he says. Ecclesiastes 5:8-11: "He who loves money will not be satisfied with money" – never satisfied with money. It's why they keep advertising, keep marketing, keep sending catalogues to your house, keep giving you popup ads – "nor he who loves wealth with his income." It's never enough. "When goods increase, they increase those who eat them," right? Have you noticed the more you make, the more they take? Say, "I made more money, I pay more taxes. Darn! I bought a bigger house, I owe more property taxes. Man! I got a bigger vehicle, it's more insurance, it's more gas, and bigger payments. Man alive! I got a bigger yard, now I gotta pay more to get it cared for. And the house is too big and somebody else has gotta clean it. And it keeps broken and the handyman keeps taking money out of my account, and – what, you're suing me? Why are you suing me? You're poor and I'm not, and you'd like us to change roles."

If you make a lot of money, you have to start paying attorneys to defend your money with a percentage of your money. Some of you people have never even thought about that. I've got friends of mine constantly being sued. No one sues the homeless guy. (Laughter) "We want a cart!" That guy doesn't have to worry about it. (Laughter) He has other problems, but litigation is not one, right? You make a lot of money, you eat a lot of food. You get really big. Now you gotta pay for all of your medical help and treatment and personal trainer. Why? 'Cause at the end of the day, you've had too much food. What? Everybody puts their hand in your cookie jar and takes a cookie.

"And what advantage has the owner but to see them with his eyes?" You look at them, but you can't enjoy them. I know guys that have vacation homes they can't go to, 'cause they're working. I know people who have families that they don't get to be with 'cause they're working. There are people that have multiple vehicles that they never get to drive. They have boats they never get to drive. They have memberships to gyms and clubs and golf courses they never get to go to. Why? They're too busy working or being sued or managing their assets.

That's why when people win the lottery they tend to kill themselves. I don't know if you've watched the news over the years. They start with a big, fat check. "I won the lottery!" Two years later? "I'm broke! I got sued! My crazy uncle moved into the house. The gardener fell and hit his head. I'm in litigation." Everybody puts their hand in the cookie jar. And all you can do is look at your stuff. You can't enjoy it. Yeah, you've got five cars and your exes are driving away in them. (Laughter) That's what he's talking about.

Some of you, though, you're saying, "Okay, more stuff in general – but this one thing in particular" – that, too.

Number two, Jesus is a generous giver. Our God is Jesus. He's a giver, not a taker. 2 Corinthians 8:9: "You know the grace of our Lord Jesus Christ, that though he was rich" – where did Jesus live before he came to earth? Heaven. Nice place? Yeah. He has a whole posse – I don't know what the word is – whole entourage of angels who serve him. That's quite a staff. He's seated on a what? A throne. If you have a throne with an enormous staff of angels, you're doing good. He got off his throne to come to be born in a barn to a teenage mother, grow up in a dump, rural hick town, swing a hammer as a construction worker, as a homeless guy. That's what he says. "Though he was rich, yet for your sake" – our sake, my sake – "he became poor, so that by his poverty we might become rich."

Peter says that we are bought with the precious blood of Christ, not with wealth. See, Jesus is priceless. Salvation is priceless. That's why it's a free gift of grace. It's not that it's cheap, it's that it's infinite. And so God gives it as a gift, nothing we earn, merit, or deserve – the love and salvation that comes through Jesus. What he says is Jesus was rich, for us he became poor. What that means is, if you want to be like Jesus, you don't blow everything God entrusts to your stewardship. You're willing to give.

One of the great marks of a Christian is to be a giver and not a taker. Are you a giver, or are you a taker? Christians are to be givers 'cause Jesus is a

giver. Our God is a giver, he's not a taker. Don't you love the fact that Jesus didn't come to earth and say, "Give me this! Give me this!" He said, "I give life. I give love. I give grace. I give mercy. I give compassion. I give salvation. I give forgiveness. I'm a giver." The heart of Jesus is giving, and when we give we're following in his example.

Number three, it is more blessed to give than receive. You don't believe this, either. One of you does, the rest have doubts. Those of you who have the gift of giving – there is a spiritual gift of giving – you may get this, right? Because when you give it makes you happy. People with the gift of giving, they love to give: time, money, service, cookies, whatever. They just – they're giving. They love to give. They look to give. Giving is a blessing.

It's not something we have to do, it's something that we get to do. Acts 20:35: "Remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than receive.'" People don't think that. If you walk up the average person and say, "Would you like to give \$100.00 or get \$100.00?" Answer? "Uh, get." You know, like, duh.

Think back on your life. When have you given most generously, and how blessed were you? I realize this with my kids. Christmas comes, they get gifts. Their grandparents are in the area, they get gifts. Aunts and uncles are in the area, they get gifts. Family and friends give them gifts. My kids get a mountain a gifts. Finally it dawned on me a couple years ago. We're opening gifts and the youngest looks and says, "Do we have to open more presents?" (Laughter) Yes. (Laughter) As if it were punishment, you know? Like, "Do we have to break more rocks with hammers?" Yes. I mean, it kind of was that attitude. It's like, "What? Okay, we've missed something."

Over the years as we've given to others, as we give to people – single moms, families, people we love, people with need – every year we gather together at the end of Christmas day and we pray and we each give some things that we're thankful for. And in recent years each of my kids has thanked God that they got to give. "It was so cool to give. It was so cool to give toys to those kids. Those kids, they needed stuff and we got to take it to their house. We got to give it to them. And we told them we love them and Jesus loved them." And you know what? It is more blessed to give than receive. It is.

See, some of you say, "Why is he talking about this?" Well, here's why. I'd like you to be freed from the snare and trap that worshiping money is a good thing, and to participate in the blessedness of being a giver. That's all.

Last few. Giving is something that's a spiritual gift we should grow in. You should want to grow in all your spiritual disciplines. You should want to read your Bible, and pray, and worship, and love Jesus, and serve people, and give. We should grow in our giving. 2 Corinthians 8:7: "As you excel in everything – faith, speech, knowledge, in all earnestness, and in our love for you – see that you excel in this act of grace." Contextually, it's giving. Your goal should be, "Every year I want to give more than I gave this year." Yeah, should that be to your church? Sure, yeah. Church, missionaries, single moms, people in need, those who have disabilities, the elderly, the – sure, absolutely. Your goal should be, "Every year I want to excel. I want to increase. I want to grow. I want to give more."

Why? Well, one reason is number five. When we give we're storing up treasures in heaven. Matthew 6:19-20, Jesus says, "Do not lay up for yourselves treasures on earth, where moth and rust destroy." Right? Where the technology becomes outdated, where the transmission blows up on the car, where the flat screen TV stops receiving signal, where the house you bought has a leaky roof, where thieves break in and steal. If you have too much, you're spend all your money on security, trying to protect it from getting ripped off. "But lay up for yourselves treasures in heaven." What he's saying is this: You can't take it with you, but you can send it on ahead. Do you know that? Do you know that we're gonna be in this life for a little while, then we're gonna die. And we're gonna with God forever. And if we're generous, we're sending it ahead. We can't take it with us, our wealth, but we can send it on ahead. That's what he's saying.

Imagine if I told you, "You're gonna live here for five more years, and then you're gonna move to another country and you're gonna live there for the rest of your life. And right now you can send money ahead, and if you do you'll get a 10,000 percent return on investment. That's what Jesus says elsewhere – you'll receive 100 fold of what you give. You'd say, "Well, I would start sending money ahead. If I'm here for a little while and I'm there for a long while, and a dollar here is \$10,000.00 there, \$100.00 there, that's what I'm gonna do 'cause that's a smart investment." Jesus is keeping record. Jesus knows what you're giving. Jesus knows how you're stewarding. You can't take it with you, but you can send it on ahead. See, when you get to the Kingdom, there will be rewards for those who are faithful. That will include in generosity, sending on ahead.

Last point. This sort of sums it all up. Jesus' words say it best. Number six, our life follows our wealth. It does. It does. Matthew 6:21: "For where your treasure is, there your heart will be also." If you want to get your heart straightened out, get your money straightened out. Wherever your money goes, your heart will go.

I'll prove it to you. Do you treat a hotel any different than your house? Any of you stayed in a hotel? Did you improve the hotel? Did you paint a wall? Did you say, "That bedspread is fairly old. I need to go get a new one"? Did you go buy a new bedspread? When you dropped something, did you pick it up? When you spilled your drink and food on the floor did you pick it up? When you left was it tidy and clean? When you noticed that something was out of order did you organize it? Did you go to the manager and say, "You know, I feel this room is being neglected. Do you have any tools? I'd like to fix some things"? Say, "No, that's silly." Why? 'Cause we don't treat a hotel in the way we treat our home. Home is, "Well, this is mine, and I'm invested in it. And I've got a lot of money here and I'm paying attention."

People treat their church like a home or a hotel. That's the way it works. If church is a hotel, you blow in, drop \$5.00, ignore everything, leave your trash on the floor, walk away. If you give and church is home, you walk in, you're like, "Okay, I need to serve. I need to participate. How are we doing? Where's the holes? What do I need to be praying for? What's going on here?" You become emotionally invested. You serve. You give. You participate. Your heart's there.

I'd just ask you, is Mars Hill church hotel or home? Blow through, pay \$10.00, leave your coffee cup, somebody else will figure it out. Or is it home? "This is mine. I'm invested here. Need to participate, become a member." It's really all about your money. If you give to something, you're gonna pay attention to it.

I'll close with a story from my own life, and I share it to you in this regard. I'm not trying to boast, but I'll just tell you my story. I grew up, nominal churchgoer, Irish-Catholic boy – never gave anything, didn't really care, didn't pay any attention, to be honest with you. Stopped going to church in my teen years – didn't have a bad experience, just got bored. And I didn't go to church again 'til college. I was reading the Bible and God saved me and I became a Christian. And immediately I had this desire to go to church and to learn about Jesus and meet other Christians. I didn't know how to pray out loud. I'd never prayed in a group. I did not know anything about the Bible. I just was reading it, trying to figure it out.

And God, in his kindness, led me to a wonderful Bible-teaching, Jesus-loving church with a great pastor. To this day, this guy is a giant to me. I just love him, and I respect him, and I appreciate him, and I praise God for him. And I remember showing up on Sundays there and he'd teach. And I'd think, "That makes sense. Now I'm starting to understand 'Jesus is Lord' means my money and sex and job and the degree I'm working on in college as a 19 year old kid. And all this stuff, it's all Jesus. And how does this connect to Jesus? And what does the Bible say? God, what do you want me to do? And I'm a steward and my life belongs to you. And how do you want me to put it together? And who do you want me to marry? And where do you want me to work? And what do you want me to do?"

And I remember week after week sitting in that church, and they would pass the offering plate. And here's what I would do. I would put it in my right hand, then I'd put it in my left hand, and I'd hand it to the next guy. I did that for I don't know how long – months. And finally I'm sitting there one day and God just hit me. And I felt like he asked me, "When are you gonna stop passing the plate?" And my initial thought was, "I'm a new Christian. I'm sure there's mature Christians here. I'm new the church. I'm sure there's people who've been here for a long time. You know, I'm a college student. I'm flat broke. I'm sure there's people here with jobs. I'm blowing through town. I'll be gone in a few years. I'm sure there's people that are really invested here for a long time. They'll take care of it." And it just deeply convicted me. I was treating that church like a hotel instead of a home. And it doesn't matter if people are there or not. It doesn't matter if they're giving or not. It doesn't matter if they're rich or poor. It's about me and Jesus.

So I covenanted with God. "God, I'm gonna start giving, even though I'm a college student." And then Grace and I got married. And she's a giver – she loves to give. She's all about giving. So we decided, "We're gonna give \$100.00 a month." This was in the – I don't know – early '90s, a while ago. I'm an old man. And as soon as we may that vow – 'cause that was about ten percent of our income. We were living off of, like, \$1,200.00 a month – not impressive. Our apartment was, like, \$200.00 a month. We didn't have much. Flat broke, in college, married. Our Friday night was date night. It was \$1.98. We'd go to the 99 cent movie. That was our big time out. No washer and dryer because, well, we wouldn't afford it. So we spent our time at the Laundromat playing Scrabble. That was life.

We decided, "We're gonna give," so we did. And as soon as we made that decision, a loan – a school loan she thought she had deferred, she'd actually defaulted on – and I got a bill for thousands of dollars saying I owed them immediately. And if not, they're gonna start taking my wages. And I had to make payments of a couple hundred dollars a month. And it was, like, as much as our rent. And I didn't expect this.

So I go to Grace, I say, "Honey, that deferred loan was actually a defaulted loan, sweetie pie. And I not only got a wife, I now have ruined credit. I love you. (Laughter) And in this, we don't have the money, so I think we're gonna have to cut the tithe. God will understand." She said, "We don't cut the tithe. We don't." I'm like, "Are you sure?" She said, "Yeah, I'm sure."

So we gave. That first month we gave \$100.00 and I swear to you, somebody put an envelope with a \$100.00 bill in it underneath our door to our home, with a little note that just said, "God told me to give this to you." I was like, "You gotta be kidding me." The next month we gave \$100.00. Somebody came up, literally handed me \$100.00 bill, said, "God told me to give this to you." Now, that's never happened again. Some of you saying, "If I do that will that happen?" No. (Laughter) But what I think God was showing me was, "Look, I'm paying attention. You can trust me. Let's get started."

And by God's grace every year we've been able to increase our giving. It's been really cool. I won't tell you what we give or any percentage – that's not the point. And like some of you right now, my family personally is in a hard place. I'm paid fine at Mars Hill. I'm not complaining. But I've got a rental house that's for sale, and so I'm meeting two mortgages a month, and it's tight. And we got hit with tax money. And my kids are going into braces, and – I call it \$1,000.00 a visit, but they call them braces. And so we – we've got five kids, and we're just at that point where it's a tough point. So we're cutting back and shaving and marking hard decisions and trying to figure out how to live within our means a little better and be better stewards. And even on this sermon of stewardship, yeah, my wife and I have sat down and said, "You know, we could be better stewards. We could be better stewards. We need to be better stewards." So we sat our kids down. "Okay, here's the changes we're making. Here's what's going on."

I'll say this, though. There's a lot of financial decisions I regret, a lot of investments I regret, a lot of spending I regret, a lot of things that I've purchased that I didn't really need. I don't regret giving to God and people. I just don't. There's never been a day I woke up and thought, "You know, we shouldn't have helped that person. That was wrong." Never woken up and thought, "You know, giving money to Jesus – boy, that's a dumb idea."

At the end of the day, there's a lot that you and I, really, if we're honest, we'd say, "Man, that was not good stewardship. I really regret those decisions." I'm asking you today to search your heart, to look at your wallet, to look at your budget, to look at your spending, to look at your priorities, to look at your worship, and to just ask yourself, "Is there anything I could do to be a better steward?"

Now, if you say, "I don't really care," then here's my push back. You're probably not a Christian. You may worship money instead of God. And you

may be annoyed that I'm saying that Jesus is a better God than money. I want you to confess your sins to Jesus, become a Christian, so that you can worship God with your money, not worship your money as God.

If you're here and you're a Christian, you say, "This is just nonsense. I picked this church because I like hotels. It's big enough I can blow in, blow out, leave my towel on the floor, and somebody else will come in and do the laundry." What I would say is, "Are you a Christian?"

And if you're here and you're being faithful, we would say, "Thank you." And for those who aren't, we would say, "Join them."

And I'll close with this before I pray. I'm gonna give you a chance to respond: repent of sin, get right with Jesus, talk it through with him – not just feel guilty for today, but make a plan to make a difference. Give of your tithes and offerings as an act of worship. Have someone pray for you if you need it. Participate in communion remembering the broken body and shed blood of Jesus, the gift of salvation. Sing with God's people as an act of worship. Leave here to make lifestyle changes and adjustments.

But before I pray, let me ask you this question. Does this bother you? Does this whole sermon bother you? Does talking about your wealth bother you? Does talking about your budget bother you? Does connecting it to your spirituality bother you? Does even calling into question your motives bother you? Does asking you to evaluate your stewardship bother you? If so, why? Why?

Father God, you own everything. You have shared with us so that we could live our lives and pay our bills, but also so that we could be generous, that we could fund your mission, and that we could serve others. Lord Jesus, you've given us a great gift of salvation. You are the giver. Holy Spirit, I pray, beginning with myself, that we would evaluate our heart and our budgets and our priorities, that we wouldn't worship you just with our hearts, but also with our wealth. God, for those that are and worshiping wealth and possessions and stuff, God, I pray they would see that the enemy has baited their hook, and when they bite, he will reel them in to death. Please keep our hearts free from the love of money. God, may we love you. May we love people. May we use money. May we not use people and you in an effort to get more money. God, I pray for us all, that you would liberate us from the idols of consumerism and consumption and greed. And God, for those who are doing well, I pray that we would take to heart the admonition that you give to us, not just to increase our standard of living, but our standard of giving. God, I thank you. My family and I, we're well provided for. You have been exceedingly faithful and good, and we just need to continually learn to live in light of your provision. I pray the same for my friends. I pray, Lord God, lastly for those who would teach this church like a hotel and not home. They're looking for as little to give, as much to take, and no real investment as they blow through. I pray, Lord God, that for them this church would become home and that they would have their heart follow their treasure. In Jesus' good name, amen.