Believe: The *Discipline of Giving*
2 Corinthians 9:6-11

Over the last several weeks we have been digging into the practices of Jesus. Why? Because the goal of the Christian life is to become like Jesus in every respect, and if we are going to become like Jesus, we must think like Jesus, and we must practice like Jesus. This “practicing” is the training that will rewire our brains and our bodies, and over time, that re-wiring and these new practices will result in a transformation of our character. When we have the character of Christ, God will increasingly entrust us with the power of Christ, so that we will do the works that Christ did in His earthly life. Some of us may do even “greater things” because that is what Jesus said would happen for those who followed Him and were filled with the Holy Spirit. Thus far we have looked at the spiritual disciplines of prayer, Bible study, worship, single-mindedness, total surrender, biblical community, a life of service, and the discipline of time. This morning we will turn our attention to the discipline of stewarding our resources. I will address this subject under three subheadings: 1) the biblical picture of financial stewardship; 2) overcoming our fear of giving; and 3) developing a practical plan for giving.

I. The Biblical Picture of Financial Stewardship

Whenever we talk about the spiritual disciplines, we always begin by observing how Jesus lived…we observe the habits that Jesus practiced. As we study his life and practices, we discover that Jesus traveled light…as in, he “owned” nothing! If Jesus did own anything, it was the clothes on his back, and that’s about it. Jesus once told a man eager to follow him, “the Son of Man has no place to lay his head.” (Luke 9:58) He was being quite literal. Jesus was not an owner. Jesus was a recipient of and quite dependent upon all that the Father provided, and He understood Himself to be a steward of all that the Father provided. Now, the fact that Jesus flourished more than any human being in history, and he did so without owning anything, reveals 1) the Father DOES provide-- not just once, but every day, day after day; and 2) that we can flourish by trusting God completely in the physical and financial needs of our lives. Now…keep in mind that Jesus was an itinerant preacher for the three years that we see Him at work in the Gospel accounts. He was not married, he was not raising small children, and he lived on the road. Unless you are also a single, itinerant preacher, it is probably not helpful for us to “compare” our possessions and spending to Jesus. Nevertheless, like Jesus…we can trust the Father to provide, and our lives are to reflect the faithful stewardship of all that the Father has given to us. Now, in addition to the life of Jesus, we must also to take to heart what Jesus and His apostles taught on this subject.

Jesus actually taught on the discipline of financial stewardship more than the disciplines of prayer, Bible-study, and fasting put together. And it’s not because prayer, Bible-study and fasting were less important. Jesus taught on this subject of financial stewardship specifically because He knew it was the battleground for human souls. Jesus knew that, more than any other competing deity, our money would become our “master” if we let it. Such is why Jesus taught without apology: “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” (Matthew 6:24)
Jesus provided several images in his teaching that correctly instruct the Christian regarding our stewewardship of resources. Nowhere is His teaching more precisely clear on this subject than the Parable of the Talents in Matthew 25. If you have your Bibles, please turn to Matthew 25 and note what we find there.

1) First, we discover that we as disciples of Jesus are not owners...we are stewards. I know we have covered this ground before, but if you still don’t agree or yield to this concept, then nothing else that we talk about this morning will matter at all. In Matthew 25 Jesus is teaching his disciples about Kingdom economics. He says, “For it will be like a man going on a journey who called his servants and entrusted to them his property. To one he gave five talents, to another two, and to another one, each according to his ability. Then he went away...now after a long time, the master of those servants came and settled accounts with them.” Who is the Master? Jesus is...Jesus is Lord. Who are the servants? We are...those who live and serve in His family. What does the Master entrust to His servants? His property. What are his expectations? That we invest HIS property.

2) That leads us to the second image, which is this: as disciples we are not CONSUMERS, we are INVESTORS. In the parable we just read, the servants are entrusted with the Master’s property, but not for their own consumption. They are to invest what the Master has entrusted to them. I know you are wondering about how that works, since the servants also needed to make a living, pay for their families’ expenses, and so on. Hold that thought, I’ll come back to that in a minute.

3) The parable also reveals that servants are accountable. The Master is going to return, and we as the servants of Jesus will be held accountable with what we did with the Master’s property. Those servants who invest the Master’s property are rewarded with 1) the Master’s pleasure; and 2) more to invest. Look at vs. 20: And he who had received the five talents came forward, bringing five talents more, saying: ‘Master, you delivered to me five talents; here I have made five talents more.’ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’

However, those servants who fail to invest the Master’s property 1) receive the Master’s condemnation; 2) lose all they were entrusted with; and 3) they are cast out of the Master’s house. Look at vss. 24-30, “And the one also who had received the one talent came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. 25’ And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.’

“...But his master answered and said to him, ‘You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. 27’ Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. 28’ Therefore take away the talent from him, and give it to the one who has the ten talents.’

“For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. 30”Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

Now, I know that imagery is powerful and somewhat intimidating, but remember, Jesus is LORD, and He told this story to His disciples to make clear how the stewardship of our resources is supposed to work.

Now...back to your question. We must remember that the first century audience understood this parable better than we do because they lived in a time when many people served as servants who managed households and properties for absentee owners. This parable made perfect sense to them,
except for one part. One part was simply absurd. Can you guess which part? The lazy servant who failed to invest the Owner’s property was an absurd concept! I can imagine that the first century listeners literally chuckled out loud at the mere thought of a servant making such an irrational and poor decision. Why? Because everyone in the first century knew that if you so happened to work for a Master with such incredible resources, you were already twice blessed. As a servant on his farm, you and your family were safe with all your basic needs met, and you also got to invest huge amounts of wealth in order to produce more profit for the Master. Those profits would benefit everyone on the farm including you and your family, not to mention all those who lived in your village if the Master was a generous man who cared for the poor! So, to take what belonged to the Master and bury it in the ground, followed by the very poor decision to “blame the Master” with insults, was an absurd, self-defeating, and almost ridiculous scenario.

Now skip ahead a few thousand years, and here we are in 21st century America. We no longer live in a culture filled with servants who manage properties and resources for absentee owners, right? Wrong. Nothing has changed, except that we call these “stewards” by different names. We call them “portfolio managers” or “stock traders.” Imagine if you sent a large check to the guy who manages your stock investments, only to discover that he didn’t invest the money you entrusted to him. Instead, he put it in a jar and buried it in his backyard. You would be furious, right? That was your money, it was his job to invest the money…at the minimum he should have put the money in a bank so it could make a bit of interest. What are you going to do when you find out he took your money and buried it in his backyard? You are going to demand the money back, give it to a better investor who has a proven track record of excellent investments, and you will fire the guy who buried your money. And then you’ll scratch your head and wonder, “What was that guy thinking? Doesn’t he get that when I make money, he makes money? Why wouldn’t he invest what I entrusted to him? Now he has not only lost the commission on my money, he has also lost his job.” Makes sense, right? The biblical image here is clear: the manager is obliged to invest the Owner’s money. As Christians, we are not Owners…we are the managers.

Now, there are other pictures of this discipline that complement the Parable of the Talents. I can’t cover them all, but I want to point out one other picture before we move on, and that is the picture of a servant who sows seed. Most of us are familiar with the Parable of the Sower in Matthew 13, in which Jesus describes the role of the disciple as one who sows or scatters the seeds of the Kingdom. In the parable, the sower has been entrusted with seed, and it is a given that his role is to scatter the seed…not horde the seed, or, God-forbid, to consume the seed. The seed has been entrusted to the sower so that he might plant the seed and reap a harvest that is a hundred-fold, sixty-fold, or thirty-fold what he planted. By the way, the assumption behind this parable is still a “servant-Master” relationship. The sower of the seed would never be mistaken for the Owner of the field. In the ancient world, Owners were not out there sowing their own fields. The “sower” in this parable is clearly a servant of the Owner…so the seeds…along with the bountiful harvest…don’t belong to the sower. Both the seeds and the harvest belong to the Owner.

The Apostle Paul draws upon this same imagery in 2 Corinthians 9 when he writes to the church about the discipline of giving: “Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will reap bountifully. He who supplies seed to the sower and bread for food will
supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way to be generous in every way…”

Again, the picture is clear: as the fellowship of the redeemed, we are to take that which belongs to our Father and invest it…plant the seed…so that there will be new growth and a bountiful, Kingdom harvest. If we sow sparingly, we will reap sparingly. If we sow generously, we will reap a generous harvest. And…whatever we need to sow generously will be provided for us. The more we sow, the more we are provided. That is a powerful picture of this discipline of giving. I’ll come back to that picture in a minute.

Now, for the vast majority of us who have been at Colonial for a few years or more than a few years, I have yet to say one thing this morning that is even remotely “new” about this subject. For 11 years I have taught the Word of God and we have covered this ground on multiple occasions. I have not said one thing new; however, everything that I have said is 100% TRUE. Thus, I would submit that we don’t need NEW information. What we need is the conviction and the discipline to implement the TRUE information that we already have, amen? So…if we already know the biblical picture of financial stewardship, if we already know that we are stewards and not owners, if we already know that we will be held to account by the Master when He returns…why don’t we live our lives that way? Why do we still act like owners? Why do we so often hoard our money and act like we are doing God a favor by slipping Him a little bit here and there every so often? Why do we continue to consume the seed entrusted to us rather than plant it with the hope of reaping a Kingdom harvest that lasts forever? I know several of our families are very faithful in this area, but many of us are not…probably most of us are not.

How many of us are carrying WAY too much debt because we are living beyond our means? How many of our marriages are embroiled in arguments that have to do with money because our spending has gotten out of hand? How many of us are making more money than we ever thought we would, and yet we are still struggling to pay the bills at the end of the month…and that’s with investing nothing or next to nothing into God’s agenda? How many of us spend 5 to 50 times more on our leisure and entertainment than what we invest into the Kingdom of God? According to recent statistics, 40-50% of church going Christians invest NOTHING in the Kingdom of God…which means they are either burying God’s property…which is called hoarding; or they are consuming God’s property, which is called gluttony. Of those church goers in America who do give something to the Kingdom, only 3-5% invest a tithe of their income or more, and yet church goers in America have a greater degree of wealth than any generation in history. Did you know that, percentage wise, the average Christian today gives less than Christians who lived through the Great Depression? Why is that?

I think there are two main reasons we fail to live into this discipline of financial stewardship: 1) Greed; and 2) Fear. Since I don’t have much time left, I’m going to give you a pass on Greed today! Some of you need that sermon, but because you are here on a snowy Sunday, because you are listening to this message, because you care enough to give this time to consider the teachings of Jesus, I’m going to assume that if you are not living into the discipline of faithful financial stewardship, it’s not because you are greedy…your reasons have more to do with fear. So let’s deal with your fears.
II. Overcoming Our Fear of Giving

In his book entitled, *Fields of Gold*, Pastor Andy Stanley writes, “Everyone has a threshold when it comes to giving. Whether it’s a dollar amount or a percentage, there are some giving levels that are effortless and others that make us uneasy. No matter how far you are willing to go for God’s Kingdom, sooner or later you hit a wall. For many Christians, the wall is fear. Your heart wants to be generous, but your emotions register fear.” How many of us can relate with that statement? I know that I can…I have hit that threshold on many occasions throughout my life, and it’s a real thing.

Most of the time our fear comes in the form of “what if’s.” *What if I give too much and I don’t have enough left to pay the bills? What if the economy tanks? What if I lose my job? What if I have an unexpected repair bill? What if there is another war? What if…*

If you think about it, all the “what if’s” are rooted in an underlying assumption: My self-preservation is up to me. If I don’t look out for my own interests and that of my family, no one will. Do you agree with that assumption? Is that true?

When it comes to our discipline of giving, the question of “who is responsible for my self-preservation?” is paramount. In fact, how we answer that question will determine if we are those who either 1) begin with self-preservation and then give what’s left over, or 2) begin with generosity and faithful stewardship and then trust God to live on what’s left over.

So let’s examine this fear about self-preservation for a minute. The pagan is justifiably going to come to the conclusion that he must look out for himself first. Why? Because the pagan has not invited God into his financial decisions. The pagan does not live under the promises of God, nor does he benefit from the promises of God. Jesus did not tell the parable of the talents for unbelievers…they serve a different “master” with different consequences. But for the Christian, who submits to the Lordship of Jesus, the arrangement is clear: Jesus is the Master, everything belongs to Him, and we are the stewards, and should we faithfully invest what belongs to our Master, He will more than take care of our needs and those of our family. That is exactly what Jesus meant when He said, “Do not worry about what you will eat or drink or what you will wear…for the pagans chase after these things, and your Father in Heaven knows that you need them. But YOU…my disciples…seek first the Kingdom of God and His righteousness, and all these things (food, water, clothing…what the Father knows that you need) will be provided for you.” Did you hear the new arrangement? As Christians, we are to invest in God’s Kingdom work and His business, and He promises to take care of His children. That’s not true for the pagan, it is true for the Christian.

Andy Stanley writes:

The solution to the tension of fear and generosity lies in changing our idea of ownership. Who really owns your possessions? And who’s calling the shots for your financially? If you believe everything truly belongs to God, then you have nothing to fear at all. And if God is the source of all wealth and He controls the comings and goings of your money, then there’s no reason not to give. But getting God involved in your finances involves surrendering control of your money to
Him. To the degree that you surrender control, you leave fear behind and experience the kind of generosity God intends. God doesn’t want our generosity to be limited by fear.

Let me ask you a question church: Is it rational to fear that if we are faithful stewards of God’s resources, we risk not having enough for our basic needs and that of our family? Is that not an irrational fear? In other words, do we actually believe that IF we obey God, He will NOT provide for our needs and those of our families. Do you see why that is irrational? Does that make any sense at all? Does that jive with what we read in the Bible? Did we not read that obedience to the Master is always rewarded? We saw that in Matthew 25. The Master said, “Well done good and faithful servant. You were faithful with a little, I will put you over much. Enter into the joy of your Master!”

Paul makes a similar promise in 2 Corinthians 9, “He who sows generously will reap generously. Whatever we need to sow to generously will be provided for us.” Let me ask you a question: Do you believe God for your salvation when you die? Do you trust Jesus for the forgiveness of your sins? Then why would you not trust Him to provide for all your needs when you are serving as a faithful steward? The fear of the unknown is daunting…it makes your heart beat fast to even think about not having the “security” of that wealth in your bank account should you trust God to invest His property. But that’s faith…faith is trusting God before you can see the results. Faith is believing the promises of God BEFORE they come to pass. Jesus made a promise, “Seek first the Kingdom of God and His righteousness and everything you need will be given to you.” Paul made a promise, “You will be enriched in every way to be generous in every way.” The Bible constantly makes this promise: sow, and you will reap. Sow a little, and you will reap a little. Sow a lot, and you will reap a lot. But first: sow. Take what has been given to you, and let it go. Don’t hoard the seed. Don’t EAT the seed. Plant the seed. That may feel scary if you have grown attached to the seed. But think about it: the farmer who sows the seed doesn’t lose the seed; he gains a crop. That is the biblical picture of Kingdom Economics 101, and it’s true. Many, many, many stories have been told all over the world by Christians who took God at His Word, invested what little they had, only to see God pour out His blessing upon their lives in ways they never dreamed possible.

Church, the danger for us is not found in obedience. The danger is found in disobedience. The danger is leaving God out of your finances. Stanley writes, “Saying no to God in this area is tantamount to telling Him you don’t want Him involved when it comes to matters of your possessions—and ultimately, your heart.”

III. A Practical Plan for Giving

OK, I need to wind this up with some practical suggestions for how to practice the discipline of faithful giving. In 2 Cor. 9:7 Paul writes, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

Now, what did you hear? I can tell you what I always tended to hear in that verse: “Give when you feel cheerful about giving!” Right? God forbid! But that’s not really what Paul said. He said, “Give what you have decided in your heart to give.” Don’t give sporadically, don’t give in a moment of emotional intensity, don’t give because someone makes you feel guilty, don’t give
randomly without any thought about what you are doing. Think about it in advance, go to the Lord in prayer, discern the leading of the Lord in your heart, and then make a commitment to give as you feel led in your heart to give. In so doing, you will become a cheerful giver…one who gives on purpose out of a heartfelt conviction from the Lord. In other words…develop a thoughtful, faithful plan and stick to it!

Listen church: I can say with some degree of certainty that when it comes to all of the spiritual disciplines, we need a plan! New behavior doesn’t happen by accident. I recently committed myself to the discipline of regular working out at the gym. I’ve been hard at it for the better part of three months now, but that didn’t happen accidentally. I put a plan together, and I’ve been following the plan, scheduling around the plan, and holding myself accountable to the plan. Planning is how things get done. A commitment to the plan is what gets me to the gym when I don’t at all “feel” like going to the gym. The same will be necessary when it comes to the spiritual disciplines, particularly the discipline of financial stewardship.

Again, I want to refer you to Andy Stanley’s *Fields of Gold* because 1) it’s a very short book; and 2) it is very practical and approachable on this subject. In his book, Stanley provides a clear and easy to remember process for the discipline of giving that he refers to as the “Four P’s”: priority giving, percentage giving, progressive giving, and prompted giving.

P (1) —Priority Giving: As stewards of King Jesus, our Kingdom investment should be the first check of the month. After all, everything we have belongs to God, and our number one responsibility is to take what belongs to God and invest it for the growth of His Kingdom and His glory. So, whatever you decide in your heart to give, make it the first priority in your monthly expenditures and then adjust your lifestyle to live on what is left over. This will ensure that you do not compromise your role as a steward at the expense of God’s Kingdom investment. For many of us, this will be the first true test of our faith, but listen: I can GUARANTEE you will see the faithfulness of God in the most tangible, remarkable way when you put His investment first in your finances. God always makes good on His promises, and you will be amazed how quickly He moves to reward your faithfulness when you prioritize His investment over your own needs and desires.

P (2) —Percentage Giving: Stanley encourages percentage giving because it is very practical and objective. In other words, we can set a goal and measure how we are doing toward that goal. Percentage giving helps us to plan and to be consistent in our giving. Now, what percent should we be giving? Whenever God mentions a percentage in the Bible, it’s always 10 percent. Back in the OT, that 10 percent was called a tithe, and many Christians today still hold that tithe to be the standard percentage for faithful stewardship. If you don’t give anything at all or you are sporadic in your giving, 10% sounds completely unreasonable. However, if God gave you 10 one dollar bills and asked you to invest one for Him and keep the rest, I think we can all agree that sounds quite reasonable. I can tell you that most of us should be giving a percentage that makes our knees knock…it should not be “easy” per se…it should be an act of faith. For some of us, that may be 5%. For others, that might be 30-50%. If you have never attempted percentage giving, you may want to try it for 3-6 months. Once you see how God meets you in that act of obedience, you will have greater confidence and courage to increase your percentage and stick to the plan that you have discerned in your heart.
P (3) – Progressive Giving: Pastor Andy stresses that we should always be re-evaluating our giving threshold and faithfully increasing our giving as the Spirit convicts us. Remember, Kingdom Economics states that if we are faithful with a little, God will entrust us with much. That means that our giving should increase as God entrusts us with more. Kingdom Economics also states that if we sow little, we reap little. I will remind you that the harvest you are sowing is one that you will enjoy for all eternity. The Kingdom investment of your giving is not just for life on planet earth…it is the very “treasures in heaven” that Jesus encouraged us to invest in…where moth and rust cannot destroy nor can thieves break in and steal. Set your goal to “sow generously” and continue to progress toward greater levels of generosity over time.

P (4) — Prompted Giving: The fourth “p” accounts for those times when God prompts you to give above and beyond your “planned” giving. Stanley writes, “Having a plan is important. But from time to time, God may prompt you to make a special gift that goes beyond a rote formula. It can be the most relational experience in all your giving. There’s nothing like knowing that God is living and moving and interacting with you. In this way, God uses promptings to communicate that you are in a unique position to meet His kingdom needs.”

If I had more time I would tell you stories about how all four of the “p’s” have been instrumental in my life and that of our giving as a family. The planned giving is paramount to establishing the discipline of faithful stewardship, and we have increased our percentage year over year. But the real fun of living a generous life is the “prompted giving” which is truly an amazing honor and privilege. I can tell you that the “prompted giving” will not happen until you enter into the discipline…the training…the practice of faithful stewardship on a regular, ongoing basis. We need to train ourselves in this discipline, but once trained, the amazing Kingdom opportunities that God sends our way are truly supernatural adventures of joy and blessings beyond our wildest imaginations. Believe it or not, serving as a Steward for the KING of the UNIVERSE is FUN and deeply satisfying. But like all Kingdom adventures, we need to train first…we need to practice. And that means stepping out in faith, believing that He who has promised will be faithful to fulfill His promises. Amen? Let’s pray