

## **“How to Be Rich” / Sermon 3: The Nuts and Bolts September 4, 2016**

So, did you know that I have a WIG? You're thinking, "Not a very good one." I don't mean that kind of wig. Why would anyone want to cover up this head? No, I have a different kind of WIG that is huge to me. It's right over there. That's my Wildly Important Goal. In fact, that's the Wildly Important Goal of every one of our staff, and our elders ... it's the Wildly Important Goal of this church. We want to build Christ-Driven 24/7 Jesus followers here: people who want to do life with God, God's way, 24/7 ... by the grace, and by the power of Jesus. I'll bet you can't think of many Goals more Wildly Important than that one.

And we have a strategy, a plan. Instead of a WIG, it's our WSG. That's our strategy. We keep talking about Worship, Serve, and Grow. That's our strategy for building Christ-Driven 24/7 Christians. We think it starts with Worship. We think everything else flows out of worship. In fact, starting next week, on Sunday mornings we are going to drill down on what worship really is. That's our theme for the Fall. I'm pretty excited! And then there is Serve. That's the S. We don't think you can grow into what God created you to be until you start doing what God created you to do. And then there is Grow. That's where we keep digging into God's Word together, and doing life together, so we understand how to do life his way.

And, that's why we do the stuff we do here, guys. We don't do things here just because that's the way the church has always done it. We do things here because we believe they will help us get to Christ Driven 24/7. And one of the things God expects a Christ Driven 24/7 Jesus follower to do ... is to manage the money God entrusts to him in a God-honoring way. That's huge. If we are going to be Christ Driven 24/7 we have to be on guard against what money can do to us, and we have to have an idea about what to do with our money as God-honoring Jesus followers.

So periodically, here at Capital City, we review what God's Word says about money, about giving, about stewardship. And that's what this little 3 week series has been all about. We're calling it "How to Be Rich" ... How to Be Rich God's way. And it's based on one of most important passages in the Bible about money: 1 Timothy 6.17-18. The Bible says,

- “Teach those who are rich in this world” ... That’s us, that’s what we focused on two weeks ago. Teach those who are rich in this world ...
- He says, “not to be proud and not to trust in their money, which is so unreliable.” Because money has this powerful ability to make us proud, and to tempt us to trust it, instead of God. And that’s what we focused last week. Don’t trust the gift, trust the giver. If you were here last week, do you remember our aphorism? “I will not trust in riches, but in the one who richly provides.”
- And then it says, Instead, “Tell (us rich people) them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others.” And that’s the part we want to expand on today.

So last week was about being on guard against what our money can do to us, as rich Christians. This week is about what God wants us to do with our money, as rich Christians. And here’s the deal: God has the right to tell us to use “our” money ... (1) Because he is God, and we’re not; we are God “followers”; and (2) because in reality it’s all his! Everything you think you own – is really his. ... He tell us to use it to do good, to be rich in good works, to generous to those in need, to share... his stuff, the stuff he lets us use. Well, this morning we’re going to get right down to the basics of what that means.

Now, before I preach (just a little) I need to teach. I’m going to try to lay out what the Bible says about managing our money as simply and as clearly as I can. Some of this is going to sound strange to those of you who haven’t studied the Bible much, but this stuff is pretty basic. For those of you who are not Jesus followers yet, some of this will sound downright weird. That’s okay. For us it’s basic. This is how a Jesus follower honors God with the money God entrusts to us. I want to talk about: What we give? And To whom we give? And How we give? And When do we give? And the one that bites the most ... How much do we give? So here goes: nothing fancy, just the basics.

(1) What do we give? Well, this one is pretty easy: He is God, and we are God-followers, so he gets the first and the best. Anything less is not worthy of him. Here’s what the Bible says. It says, “Honor God with everything you own; give him the first and the best.” (Proverbs 3.9) So he’s the first line on our budget. His is the first check we write on bill day.

It's what he deserves. He's God, guys! We owe him ... everything. Giving God the second part, or the third part – giving God leftovers – isn't just inadequate, it is evil. He deserves the first and the best.

Here's a diagram of the financial priorities of a Jesus follower.

- God gets the first part. In fact, if he doesn't, the Bible calls it ... robbery, embezzlement, stealing. The Bible says we actually rob God when we don't give the first part back. You see, we treat money like it's ours, and we can do what we want with what is ours. And God says, "Uh us, it's mine; and the first part comes back to me." That's doing life with God, God's way. God gets the first part
- The second priority of a Jesus follower – if possible – is savings. If you have an emergency fund, you can handle some unexpected bills, and you will also be able to respond when God nudges you to be generous.
- God first, savings next (if you can), necessities third. That's stuff like rent, utilities, food, car payment, clothes, medical.
- After the necessities, the next priority is debt. We try to eliminate as much debt as we can, because the Bible teaches us that the borrower is a servant to the lender, and we don't want to serve anyone but God.
- The last priority ... Extras. Eating out, movies, tickets to the game, shoes I don't need, a new phone I don't need. That stuff is great. God doesn't mind us enjoying extras, I think. It is not God-dishonoring to spend some money on extras ... if your priorities are right.

But we tend to mess it up. We tend to spend on extras first ... driving up our debt. Then we barely have enough to cover the necessities. And usually there are no leftovers for savings, or for God. Listen guys, being Christ-Driven 24/7 means putting our priorities in order – especially giving God the first part. That's just basic to doing life with God, God's way.

In fact, giving God the first part back is an act of worship. It's been part of our worship for millennia. Here at Capital City we intentionally put offering boxes at each worship station. There it is: a black offering box, sitting right next to the Lord's Supper. And it belongs there. You know that taking the Lord's Supper is an act of worship. Well, giving God the first part back is also an act of worship. This is a worship station. That box is our

acknowledgement that everything we have is from him; and it's still all his, really; and he deserves the first and the best of everything.

(1) What do we give? We give God the first part. (2) To whom do we give? James tells us rich people to use our money to do good. And the Bible gives us some instructions as to what that means.

This may catch some of you by surprise; you might even push back a little. (1 Timothy 5.8 on screen) But I think the Bible teaches that it starts with family. The Bible teaches that a Christian who doesn't take care of his family in an emergency shames the church, and is worse than an unbeliever. Now I'm not talking about spending my first part on the ordinary stuff my family needs. We're supposed to handle the ordinary with whatever is left over after the first part goes to God. But if a member of your family is in a real mess, a crisis they can't handle alone... The way I read it – I hope this is God's heart – the way I read it is that sometimes I can use some of my first-part to do good for my family, to be rich in good works towards my family, to share with my family. I'm not talking about providing them with extras, I'm talking about helping them with the basics.

The second to whom is the church. Listen, guys, God expects us Jesus followers to do this life with God together, as part of a church family. And when we become part of a church family, we are all expected to contribute.

- Now for some of you here this morning, Capital City is not your home. Maybe you are just passing through; maybe you are just checking us out. That's cool – this black box isn't for you, yet.
- On the other hand, some of you consider Capital City your home, but you don't like what we are doing, and you don't want to support what we are doing. So you hold back. I suppose ultimately that's between you and God. But guys, being part of a church family is more about purpose, than about preference. It's not about what I like, it's about getting the job done (XD 24/7). So if you have chosen Capital City as your church family, I think God expects you to pitch in.
- And there are others who are kind of like a lot of kids. They treat their church like a hotel, not a home. They kind of blow through, leave a mess for others to clean up, maybe drop a few bucks in the box or the bucket, complain if things are not quite right, and head back out. That was never God's intent. That is not God-honoring.

Did you know that if we are normal here at Capital City, about 25% of you (1 in 4) never contribute anything financially to this church. Zero. If we are normal, 5% of you (1 in 20) contribute about 60% of what is given, financially. And if we are normal, 20% of our church family (in in 5 of ou) are responsible for 80% of all the money given? One more thing, guys: Did you know that if all the members of this church family actually did contribute a fair share, this church would never, ever struggle financially? You see, we know this stuff in the Bible, but we're pretty good at finding back doors, aren't we?

So the first to whom is family – when a family member is in crisis mode. The next to whom is church. The third to whom is just pure compassion. We give to missions, we give to charities. I support World Vision, and St Jude Children's Hospital. You might support a missionary, or a place like the Soup Kitchen, or the Pregnancy Center, or the Women's Shelter. We do some of that as a church, but we can also do it as individuals.

Guys, I think those are the biblical priorities for giving. Now, it's probably not wise, because I know people watch me. But I don't know that I have ever dropped a check in that black offering box. I don't write many checks, any more. But I can tell you that every week there's a check that goes out from my online banking app to a member of my family who is in a mess, there is a check that comes to this church, and there are checks that go out to World Vision, and St Jude.

(1) What do we give? We give him the first part back. (2) To whom do we give that first part? We take care of family, we take care of church, we take care of people. (3) How do we give? Well ... we do it a little differently here at Capital City. Most churches pass an offering plate, or an offering bag. We used to do that here. We used to pass the communion trays up and down the rows, and then follow it up with the offering trays. But we decided that was too passive. Worship is something we do. There is something significant, we think, about getting out of our seats and going to a worship station. It's not so passive now. We go ... to take the Lord's Supper; we go ... to give. It was risky. We figured offerings would go down when we stopped passing the plate. But we thought the symbolism was that important.

The problem is, times are changing. And to be honest, these worship stations make it hard for some of our church family to give. Do you know why? Not because they don't want to give, but simply because a whole lot of us don't carry cash any more, and we don't use checks. It's all online. Sometimes I can't even find my checkbook now – it's all online. We've had younger staff here who have never written a check, ever -- and who rarely carry cash. But giving is still part of worship. So how do people give in a world that is changing?

Well, when we started preparing for online giving, we had a guy on our web-team who said, "If you go to online giving, I'll leave the church. It sends the wrong message." Well, we started offering online giving, and he left the church. We didn't do it because we were money hungry; we did it because that's how a generation manages their money. The world is changing. So now you old fashioned guys can still put a check, or cash, into one of these black boxes every Sunday morning. Or you can use online banking on your computer to send a check to the church every week, or every month. That's what I do. Or you can go to Capital City app, or the Capital City website, and you can give online there. In the next couple weeks I think you'll be able to give by texting, if you choose. Some churches are going to kiosks in the foyer. Here's the deal guys, the priority of giving our first part back to God doesn't change; how we give has to morph, as our world changes.

That's the what, that's the to whom, that's the how. How about the when? When do we start giving? And how often do we give? Well, two pieces.

- This first one is really big: If you are not giving your first part back to God now, start now ... not later. A lot of folks tell God they'll give later: next week, next month, next year, once they get that raise, or pay off that bill, or get that new job. But guys, giving God the first part is something we Jesus followers do now, not later.
- And we make it a habit. Giving him the first part is not something we do once a year at tax time. It's not once or twice a year when bonuses come. We make it a habit to give him the first part back -- whenever he graces us with money. The Bible says, "On the first day of each week, you should each put aside a portion of the money you have earned." (1 Corinthians 16.2) If we get paid each week, we give each week. If we get paid once a month, the first part goes to him. You get the idea.

Just one more. And this one is the toughest, the most sensitive: How much? When God tells me to give him the first part back, how much should that first part be? Now the Old Testament talks about the tithe a lot. A tithe is just 10%. And a lot of Bible teachers still teach the tithe. But I don't think the New Testament teaches the tithe as the standard for everyone. It teaches this: you choose how much to give back, based on how God has prospered you. Listen to what the Bible says ...

- It says, "You must each make up your own mind as to how much you can give (you choose). (But) Don't give reluctantly or in response to pressure (which is probably what this sermon sounds like), for God loves the person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others." (2 Corinthians 9.7-8)
- One more. The Bible says, "Every Sunday each of you must put aside some money, in proportion to what he has earned." (1 Corinthians 16.2) Proportionate giving. In other words, those who have less, give less; those who have more, give more. That's God's way.

Andy Stanley calls it Progressive, Percentage, Priority giving. He says, don't choose an amount, choose a percent: 1%, 2%, 5%, 10%. And as you income goes up, don't just increase the amount you give, try to increase the percentage you give. So it's percentage giving, and progressive giving, and it's priority giving – but he gets our first, and our best. Bottom line: (1) You decide on the amount, and (2) the more you have, the more you give. Progressive, Percentage, Priority Giving.

Guys I can't tell you how much you are supposed to give. I can't give you a specific percentage. But I can tell you this -- if you have the right heart, you'll do fine. You work it out with him. If your heart is loving, and willing, and cheerful, and generous, and grateful, you'll do great. For some of you, 10% may be too much right now. For some of you, 10% may be way too little. I think it's probably useful to set 10% as a benchmark, and then adjust up or down based on how God is blessing you financially.

OK, those are the basics. That's what the Bible says about how we rich people manage our money as Jesus followers. That's what it means to be Christ-Driven 24/7 when it comes to our money. I didn't try to make it

exciting, or gripping – I just gave you just the basics. But I tried to reserve a few minutes at the end to preach, just a little... Guys, this stuff is really important. It's important to your life with God, and it's important to the health and vitality of this church family...

Four months ago I wrote a letter to our church family. You didn't get the letter; because I didn't send it out. I left it on the desktop of my computer. I won't read you all of it, just some pieces. It says,

“To the Capital City Christian Church family ... (to you guys)

It is extraordinary that in my 21 years of ministry here at Capital City we have rarely ever had serious money issues. With very few exceptions, our family has met our budget goals, and when we have not, careful financial management has kept us in the black. We have preached and taught on stewardship, but as a matter of God-honoring worship and spiritual maturity rather than financial need. We have always believed that if we stay “on mission,” God will stir his people for whatever is necessary.

So it is hard to tell you that finances are very difficult for us right now. At the end of April (which is when I wrote the letter; at the end of April) we were over \$44,000 behind budget in our income. Careful financial management has kept us solvent. But what makes this particularly serious is that we are heading into summer, which is usually the toughest time for a church budget.

What makes our situation especially puzzling is that so many other things are going well.” And I go on to say a few words about our attendance (which has stayed strong), and our student ministry (which is really getting it done), and our optimism about our children's ministry. I mention that our worship has been powerful, but we're still struggling financially.

The letter continues like this: “So we have to ask for your financial support for our church family and our ministries. We don't talk much about money ... intentionally. We do not want anyone to think that's what the church is all about. But if Capital City is our church home, we do have a responsibility before God to support it financially. It is both an act of worship, and it is one of the responsibilities we have as members of a family.

We have never tried to dictate how much one should give. That is between you and God... Nevertheless, we believe that if our whole family took our responsibility for “stewardship” seriously, our money issues would quickly evaporate, and we would be able to pursue ministry as aggressively as we are called.

So, we are asking that you prayerfully consider how you can support the church financially. If you are already a regular giver – thank you so much! If you are not, would you ask God to show you what he wants you to do?”

... Guys, I try to preach on money about once a year. Not because I like to. Truth is, I hate it. I preach on it because it is a critical piece to being a Christ-Driven 24/7 Jesus follower. I don't like preaching on it for two reasons. (1) Because I don't want people to think Capital City Christian Church is after money, that money is what we are about. It's not. And (2), I don't like preaching about money because I don't want to cross that line in my own heart. And I don't want to let my focus be on money.

But guys, I believe deeply in the church. Do you? And I have invested 21 years in Capital City Christian Church. I am so proud of this Church, and what we are trying to build here. You see, this isn't a game for me; this isn't a job. We are on a mission from God.

- I believe our world is on a trajectory taking it straight to hell.
- I believe our kids are growing up in a world exponentially worse – morally – than the one we old guys grew up in. It's so hard for the kids in our world to live a God-honoring life.
- And I believe that life without God is meaningless and empty.
- I believe that a life that dishonors God will bring pain – to you, and to the people around you. I believe this stuff, guys ... do you?
- I believe Jesus is the key to real love, and real joy.
- I am still absolutely dazzled by God's truth and by God's amazing grace. Are you?
- I believe that the message of Jesus Christ makes life right. It brings a sense of purpose, and direction, and hope.
- I have seen messy people in this place find peace, and strength, and direction.
- I have seen messy marriages find hope.

- I have seen kids turn their lives around. Guys, over the last year Jordan has been knocking it out of the park. We have baptized more than 40 kids – many of them not from families in this church.
- I believe our kid's programs under Lisa and Jessica are starting to pick up steam again. It's exciting.
- And Jon is going to be introducing a new theme this morning we're going to try to make part of the fabric of this church: He's calling it, Invest and Invite. We invest in someone around us who needs Jesus, and we invite him to church. Because we believe what we are doing here can change a life.

Guys, people need what we have found. People are looking for love in the wrong places. People are looking for something to live for in the wrong places. Kids are growing up so messy. Our nation is increasingly polarized, and ugly. Our world seems at times like it is devolving. We need a great church, the people around us need Capital City to be a great church, our world needs a great church.

So we are challenging you, this morning, to give your first part back to God. For ... 2 reasons. (1) Give your first part back to God for your sake.

- Listen, you were made in God's image, and God designed life to work best when we do it his way. He planted this value of generosity inside us, because it's the way he is.
- I hope you have seen the foolishness, the emptiness of living for yourself. I hope you have seen how better it is to live for something way bigger than yourself.
- I hope you have experienced the pleasure of being used by God.
- I hope you have experienced the satisfaction of serving someone who deserves way more than we could ever give back.
- I hope that someday, when you will stand before God, he will smile upon a life well lived.

Guys, for your sake, give your first part back to God. He deserves it, and it will make your life better, and you'll make a difference in this world.

But it's not just for your sake that I'm asking you to give your first part back to God. It's also for the sake of your church family, and for the sake of the for the sake of the work we are trying to do here, and for the people we are

trying to reach. I hope you are as passionate about our mission for God as we are.

Guys, we are not \$44,000 behind our budget in giving right now. That was April; this is September now. Summer is over. We're about \$60,000 behind budget right now. We are still staying solvent, because Jon manages our money very carefully. When we are behind in our giving, we cut back on our spending. But some of the stuff we cut back on is so important.

- Guys, we are on a mission from God. We are in a war. People in this room need Jesus. People outside these walls need Jesus. People we support around the world need Jesus.
- We're getting ready to put together next year's budget.
  - I don't want to cut back on what we give to our Student Ministry – they are getting it done, guys. Over 40 baptisms, last year!
  - I don't want to cut back on what we give to our Kid's Ministry – Lisa and Jessica are trying to build something great.
  - I don't want to cut back on our benevolence, or our missions. I don't want to cut back on the money we give to benevolence, or missions. Right now have people in our church family who want to give lives to missions. And we want to be able to help them.
  - And I don't want to cut back on paying fair salary to the people we employ. We go after good people, and we try to pay them fair wages. I think that's God-honoring.

Guys, we're in this together. For your sake, and for the church's sake, will you commit to giving your first part back to God?