

January 30, 2010 Florida Hospital Seventh-day Adventist Church
Luke 16:1-13 Valuing the Valuable: The Bottom Line by Andy
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I love January. It is just about over and I really hate to see it go. It is a month that always feels fresh. The month to start over. The past year is gone and we get to start again.

It seems strange to some of my pastor friends, but another reason I love January is that almost every year I use that month to return to Jesus most abundant teaching. Each January we spend 3 or 4 weeks considering that subject that comprises 2/3 of Jesus parables...our relationship to material possessions and money.

I love the subject we call stewardship because of all the ways to worship our God, it gets at the very heart of the matter. It moves some ethereal head game of giving praise, and glory, of having a heart for God, of wanting to honor and worship him to the very concrete reality of daily life. How will I honor him by how I steward or manage my life.

It goes to giving and sacrifice and trust and faith. It reminds us of hope and God's infinite care of us, his adopted children.

This month we started off with David sharing with us about how to approach God. That moral people come to God with full hands reminding him of all they have done for him and thinking they deserve a blessing while Christians come with empty hands like orphans in need of adoptions and God by his action adopts us and now as God's child we have access.

The second week we considered what we treasure. We heard Craig's story and about the Youth Campout and how the truth that we hold is a great treasure God has given us to steward. That God's revelation to us puts us in debt to everyone who has yet to hear about God's love and truth.

A couple of weeks ago we were supposed to have today's sermon but an earthquake happened in Haiti and so we talked about stewardship in relationship to helping others, using what God has placed in our hands to help others. And how there were good reasons and bad reasons to give.

Last week we talked about valuing faithfulness—that God has given each of us gifts and resources and backgrounds—that each of us is one of a kind and God invites us to identify our strengths the way he has wired us, to connect with our passion our interests, and then serve in some capacity that capitalizes on those strengths and passions. Shawna reminded us that the church doesn't want to act like a beggar pushing people to fill some position but instead wants to be a place of opportunity where we can find joy in serving in a capacity that matches who we are.

Now today we get really concrete as we consider Valuing the Valuable: The Bottom Line.

Let's pray, Father, what we are about to explore is so critical. It is foundational for being a disciple of your son Jesus Christ. We seek right now the Holy Spirit to fill this room. Teach us, convict us, convert our hearts, and may we leave here today maybe for the first time committed to being a faithful manager or maybe with a renewed sense of the importance of being faithful and honest with you. In Jesus name we pray, Amen

I remember as a kid camping with our family on Jekyll Island. It is now connected by a bridge to the mainland in south Georgia. It is a beautiful place with magnificent live oak trees draped with Spanish moss.

It was on Jekyll Island that even as a young boy I was reminded by our visit of a truth that goes to the bottom line of this thing we call stewardship.

The reality that NOTHING we hold in our hands, in our homes, or in our bank accounts is REALLY ours. What reminded me of this foundational reality was visiting “Millionaire’s Village”.

There on the island is this whole cluster, this little village of the winter homes of some of the wealthiest men of the late 1800’s and early 1900’. Homes of people with last names like Vanderbilt, Carnegie, Rockefeller.

When he died in 1885, William Vanderbilt was reported to be the richest man in the world. The homes in Millionaire’s Village give evidence of enormous wealth, but the men who had them built and who enjoyed them at their leisure are now gone from the scene and they could take none of what they called “their wealth” with them—because whether or not they recognized it all they thought was theirs was only on loan to be managed by them.

We are the same. While we may not be in their circle of wealth, we have access to all of our material things but it is critical to our faith, our being good disciples of Jesus, to remember that everything in our hands is just on loan from a generous Father.

And really, if we think about it, in so many ways access is better than ownership. With access there is responsibility to care for what has been loaned but ultimate responsibility lies with the owners.

Over the years there have been times when I’ve enjoyed access and benefits without ownership.

On a number of occasions I’ve been given access to a person’s vacation home or condo. It has been ours to use. The generosity of the owner almost pushes me overboard to leave the place “better” than I found it. I’ll clean a little extra or fix something I found broken. I want to be a good steward of the owner’s generosity.

But after a great fun time, when I leave, I've enjoyed all the benefits of the place as if I were the owner, but as I drive away the reality is that all the owner's responsibility is not mine.

I don't have to paint,
 or replace a worn out AC unit,
 or pay taxes,
 or do any of the hundreds of owner responsibilities.

I care for it while it is in my hands but, like everything in this life, I hand it back to the owner.

The reality of the Christian life is that everything we say we "have" is not our own, not even our own body. Paul wrote to the Corinthians: "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body." 1 Corinthians 6:19-20

The first foundational principle of Christian Stewardship is that we are not owners but stewards. 100% of all we hold as our possession is all, including our very body and breath, all of it is on loan or assignment to us.

And to remind us of this truth in the great understanding of stewardship God instituted this thing called tithe.

The word simply means a tenth. Too often you may have heard biblical teaching that 90% is ours but God claims 10% as his. That's almost true. What he has actually laid down as a framework for us is that 100% is his and to remind us of that reality God set a minimum standard of letting go.

God knows how difficult it can be to live with open hands.

He is aware of how easily we can slip into a scarcity thinking

God realizes how fear can capture us that there won't be enough

He has seen too many, of even his supposed followers, move to holding, hiding and hoarding.

Fear of want can capture our hearts and we determine that if we let go of 10% the 90% still in our hands will be inadequate.

And the truth is there's a good chance that is true—

If we believe we are dependent on ourselves to provide.

If we believe that we must sustain ourselves and our families—
that it is all up to us.

Then it may well be true that our post tithe dollars just won't make the grade.

But as a follower of Jesus he calls us away from a scarcity mindset. He invites us to stop our worrying about having and holding and hoarding enough stuff, even the basic necessities of food and clothing.

In Matthew 6:25 it almost sounds as though he's counseling us to throw caution to the wind. In verse 19-24 he's just shared some amazing bottom line teachings about money.

Verse 19 "Don't store up treasure here on earth.

Verse 20 "Store your treasure in heaven

Verse 21 "Wherever your treasure is your heart and thoughts follow

Verse 24 "No one can serve two masters—You can't serve God and money.

Those are some pretty amazing money management teachings straight from the lips of Jesus and they are preamble to what he now says in vs. 25 and following.

"So I tell you, don't worry about everyday life—whether you have enough food, drink, and clothes. Doesn't' life consist of more than food and clothing?

"Look at the birds. They don't need to plant or harvest or put food in barns because your heavenly Father feeds them. **AND YOU ARE FAR MORE VALUABLE THAN THEY ARE!** Can all your worries add a single moment to your life? Of course not.

“And why worry about your clothes? Look at the lilies and how they grow. They don’t work or make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are.

“And if God cares so wonderfully for flowers that are here today and gone tomorrow, won’t he more surely care for you? You have so little faith.

“So don’t worry about having enough food or drink or clothing. Why be like the pagans who are so deeply concerned about these things? Your heavenly Father already knows all your needs, and he will give you all you need from day to day if you live for him and make the Kingdom of God your primary concern!!!” Matthew 6:25-33

Maybe, just maybe, God set up this whole tithe and offering plan so that each payday as we set aside a minimum of 10% of our increase and return it to God, it is a perpetual reminder that we don’t take care of ourselves, God takes care of us. It reminds us of the gospel—that we can’t save ourselves we need a Savior. It is like Sabbath where we set aside a whole day to not take care of ourselves, further our careers, add to our bottom line, because we rest in Jesus and for a whole day remind ourselves that God cares for us. With setting aside a minimum of 10% of our increase we concretely remind ourselves that we don’t have any intrinsic power to gain wealth but God gives us the ability to produce wealth and bless our family and many others.

Listen carefully. You won’t hear this taught this clearly many places, but when you and I are faithful in tithing we aren’t being generous. Let me repeat that for emphasis: “when you and I are faithful in tithing we aren’t being generous.”

Don’t pat yourself on the back for tithing.

We must not see our tithe as an expression of gratitude for all God has given us (sure we should be and are grateful but tithing is simply obeying, simply not stealing, simply recognizing God’s minimum standard and to do otherwise with our increase, to dare to use that tithe for any other purpose than kingdom causes is to pick pocket God.

Be absolutely clear that God didn't establish tithing because he needs our money!!

Be absolutely clear that God didn't establish tithing because he wants to deprive us of something?

God established tithing because he knows it is good for us a necessity to keep our perspective clear that we are stewards who have been given access to resources not owners who can do as we please.

God set up tithing so we live circumspectly and responsibly learn to manage the 90%, those post tithe dollars, in a Godly manner.

It would have been just as legitimate for God to have reversed it and said 90% for me 10% for you to manage, but he didn't.

I believe scripture is clear, that Tithing is a mandatory minimum for those who are following God. The Biblical teaching is 10% of our increase.

In many circles there is much debate over 10% of net or 10% of gross. Let me just give a quick example.

Say you were a taxi driver. You bring in \$1000 in fares for the week. Some might say your "tithe" would be \$100 or 10%. But there was the cost of doing business. Most easy to understand was that you had to buy gas. So maybe the gas bill was \$50 bucks for the week. And then there's insurance, and auto maintenance. Maybe some of the runs were in areas where there were tolls. And so after calculating the cost of doing business maybe it comes to \$200 that is deducted from the \$1000 leaving \$800 and tithe is 10% of that.

The Biblical model is 10% of one's increase. For me I just choose to round down my cost of doing business and round up the tithe, I return my tithe because God calls for it, I don't want to be robbing God, and it is good for me.

Malachi was a prophet sent by God to confront God's people with the fact that they had turned away from Him.

In that story when they are confronted by the prophet they deny they turned away. The New Living Translation picks up on the implied meaning. Malachi 3: 7-9 "Ever since the days of your ancestors, you have scorned my laws and failed to obey them. Now return to me, and I will return to you," says the Lord Almighty. "But you ask, 'How can we return when we have never gone away.'" "Should people cheat God? Yet you have cheated me! "But you ask, 'What do you mean? When did we ever cheat you?' "You have cheated me of the tithes and offerings due to me. You are under a curse, for your whole nation has been cheating me. Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord Almighty, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in!"

Tithing is a discipline, a duty, an obligation and responsibility. It is not a human invention.

It isn't part of the commandments and there is no stated punishment for not tithing. Only in Malachi God sends the message to his nation's leaders that they are under a curse because the whole nation had been cheating God.

The book of Malachi reveals a group of people who were fooling themselves. They thought God had deserted them and they claimed to be obeying Him.

But the reality was that they worshipped only when it was convenient. They brought leftovers (their sick and blemished animals)

Returning our tithe and giving our offerings are simply outward signs of inner commitment. If our hearts are far from God we might as well keep our tithe and hold on to our offerings.

It is real and honest and meaningful only when it is a material surrender prompted by spiritual surrender and heart of worship for God.

Returning to God a tenth of our income, is certainly a standard of minimums in scripture. If you have arranged your financial life in such a way that you are unable to make a commitment of tenth of your increase to God, it is time to do some re-evaluation. It is time to readjust your lifestyle so you can be honest with God with a minimum of a tithe that's the bottom line.

Each week here at church a collection is made and most of our members who give choose to use a Tithe and Offerings envelop. Our giving envelopes right now look like this.

The top line that says "Tithe" Any money written in on that line 100% all of those funds are sent on to the Florida Conference of Seventh-day Adventists.

Money placed on the line of our envelopes designated -TITHE
Is used to pay:

Pastors, Evangelists, Teachers, Youth Camps and Campmeeting,
and church administrators and all other employees at the
conference, union, division and general conference offices

As you leave today you can pick up a little hand out that shows a break down of where \$100.00 of giving on the Tithe line will go.

It is important to know that other than the three pastor's salaries, a small stipend to our treasurer and 30% of the teacher's salaries at Orlando Junior Academy, to operate all the rest of everything we do here at the local church, support must come from funds that are placed on the Church Budget or Combined Budget line of the envelop.

LOCAL CHURCH BUDGET (aka COMBINED BUDGET)
Local Church Budget is used to pay for:

<ul style="list-style-type: none"> • Community mission and outreach • Orlando Junior Academy • Insurance • Cleaning • Maintenance • Utilities • Sabbath School Supplies • Seminars • Member Training 	<ul style="list-style-type: none"> • Retreats • Socials • All non-pastoral local staff • Bulletins • Advertising • Facility Depreciation • Vacation Bible School <p>Everything done at the local church level beyond the pastor's salaries.</p>
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Of course BUILDING FUND—is a special fund for capital expansion

The envelop has a couple more headings you need to understand
CONFERENCE ADVANCE are funds used for:

<ul style="list-style-type: none"> • Establishing new churches • Evangelistic meetings • Union Magazines 	<ul style="list-style-type: none"> • Assist with summer camps • Assist with Christian Education
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WORLD BUDGET is used to support

- General Conference medical and educational institutions and
- 18 various ministries as listed on the giving envelop(18
VARIOUS MINISTRIES AS LISTED ON THE GIVING
ENVELOP

Tithe is a minimum standard and we have the privilege of giving offerings as well.

Why is it important? I think it is one of the greatest plans to counter our greatest problem of selfishness. It isn't a plan that looks reasonable from a human perspective. Barely making it, can't seem to make our pay check out distance our bills, and we are suppose to take 10% off the top and hand it over to God. Some of you may be saying, I'm not making it with 100% I can't make it on 90%.

If you aren't making in on 100% what do you have to loose!!

My Dad joined the Seventh-day Adventist Church when he was 19 years old. He came from a poor family. Born at home. I've shared before how through his childhood the walls in their home were the studs and backside of the siding and you could look through cracks and see outside. And how when he went to work for western electric he would bring home the paper thin wood from shipping crates and they would tack it up between the studs and when a whole wall was covered then they would wallpaper over that crate material and create inside wall surfaces.

When Dad joined the church he immediately began to tithe. His family told him he was nuts. He couldn't afford to do that. But over time Dad became the financial go to person for his family. When they had some economic crisis they would come to Dad because the only family member who was managing on 90% was the one with money. Dad wasn't rich but he was blessed.

For me it's a matter of worship. It is a reminder every pay period that I am not my own, I'm just a steward who has been called to be faithful. A person who is put in charge as a manager must be faithful. I want to honor God with my money. I want to serve just one master, and I want to rest in the assurance that the one who owns everything, and who has adopted me into his family, will care for me.