

Dartmouth Bible Church
N. Dartmouth, MA

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Lesson 1, Feb.15, 1987

FINANCES: A BIBLICAL PERSPECTIVE
Money: A Good Servant, But a Poor Master
I Timothy 6:6-12

Introduction: This morning we begin a series of approximately seven messages where we shall develop a biblical perspective on finances. I know of only one subject which interests the general public more than MONEY and that is sex. It isn't surprising then, that the two subjects are so often linked together in men's hearts. The two subjects share some similarities: having it *can* bring a measure of happiness, but doesn't GUARANTEE it; having it *wrongly* will likely bring misery; and, under certain circumstances, *not having any*, might bring MORE happiness! Also, both can be used to great joy and praise to the Lord! But, money and sex are also the two greatest seducers in the world! Nothing can get a person's attention like the prospect of financial gain or of sexual release...It is our task in these coming weeks, to consider God's will on the matter of money. (perhaps at some future time we can consider a biblical perspective on sexual matters). We will consider money as it applies to individual Christians and as it applies to our fellowship. My motivation in dealing with this subject at this time, is that 1) it is good for young Christians to receive instruction on this important subject, to learn what God expects and how to manage this what is a real strategic area of our lives; 2) we are not without stress in this area, in our church family. May the Lord bless our consideration of this topic and make us Christlike and pure in the area of finances!

I Timothy 6:6-12: In this letter the Apostle Paul has been writing to his associate, disciple and friend Timothy, to encourage him about his own ministry and the various circumstances that his ministry will encounter. In the second half of the letter, Paul speaks to Timothy about his OWN life-style, and in chapter 6 he talks to him about his motives for being IN the ministry.

In verse 5 Paul refers to the fact that there were some others, presumably ministering the Gospel in other places, who made a connection between living a godly life and making a buck. They seemed to think, Paul writes, that there was a profit to be made in the business of religion; in short, their motivation was greed.

He had written to Titus and to Timothy earlier in this same letter, that congregational leaders were to be chosen from those known for their freedom for the love of money.

An old Jack Benny skit illustrates how money can become more important to us than anything else. Jack was walking along, when suddenly an armed robber approached him and ordered, "Your money or your life!" There was a long pause and Jack did nothing...The robber impatiently queried, "Well?!!!" Jack replied, "Don't rush me, I'm thinking about it."

The Bureau of Engraving and Printing says it costs about \$15 to print a thousand bills, regardless of denomination. So, to print a \$500 bill costs the same as to do a \$1 bill. The effect money has on people is the same--coveting \$1 or coveting \$500 has the same drain on the spiritual life. People who have Cadillacs and long after Rolls Royces are doing the same thing to themselves spiritually as those who have 1970 Dodges and lust after 1980 Chevies...

I think Paul's words in this passage show that the nature of money is to consume a man, if money is not viewed correctly to begin with. We really need a biblical philosophy of money right at the start of our Christian experience. AND we need to pass that on to our children.

Now please notice some things Paul says in the passage:

Verse 6 suggests that Godliness does not *give* financial gain; it itself *IS GAIN*, when accompanied by contentment. That contentment is a peace and assurance in the Lord's provisions that is not dependent on one's material circumstances. The content person, while not oblivious to material circumstances (Paul was NOT a foggy-eyed idealist), is not spiritually devastated by poverty, nor is he deluded by prosperity.

The perspective is this (verse 7,8): "You can't take it with you." And while you're here on earth, what you need is food for today and clothing and shelter (and in our society, I would include transportation). Now this stark cutting-to-the-bone of our "needs list" may be upsetting. But the bottom line is you don't actually need tomorrow's corn flakes until tomorrow.

In verses 9 and 10 Paul speaks to the real danger of *LONGING* after a great deal more money than a person currently has. NOTICE he isn't here dealing with *HAVING* alot of money, but the *DESIRE* to have significantly more.

Do not weary yourself to gain wealth; cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens. Proverbs 23:4,5

The Greek word in verse 9 for "want to get rich" (*boulómenoi*) speaks to those who really *WANT* to get rich badly, who make it a goal or an aim in life. Perhaps there are not many (if any) in this church that this describes, but we are not immune from it, dear ones.

Trying to get wealthier opens you up to many pitfalls that will only harm you ultimately:

1. The *expectation* from others to maintain a stepped-up pace.
2. The things that more money can buy...more things in the

- house can be a real distraction.
3. The temptation to judge those of lesser means than you.
 4. Forfeiture of ministry. Opportunities to help in building the Kingdom become boring and unimportant in light of the opportunity to make another buck.
 5. In fact, so dangerous is the longing after money that it can be a cancer to your faith. Now some recover from cancer, but many flat out die from it! Paul says why scuttle your walk with the Lord of the Universe for a little more silver? Why inflict pain and hurt on you and quite likely on your family, and rob yourself of joy, just because the sparkle of riches appeals to the eye?

Paul's strategy to Timothy and to us, is to FLEE THESE THINGS. Keep the important things in view, which he then lists in verse 11. You and I are really quite rich, after all: we have eternal life, bought by God's own Son Himself, and put to our account, if we have trusted it and committed our lives to it!

There are some other things about the nature of money I would like to suggest:

1. It has a strange effect on the mind. I have noticed in myself that if I have a twenty in my billfold, and I'm saving it, I spend it over and over many times. If that twenty is there and I go up to the mall, all kinds of things call out to me...
2. Giving it away seems to have a spiritually cleansing effect. Now I am not saying that having money is evil. But because we are so easily corruptible, it seems that giving it away has kind of a redeeming effect on the spirit. We are more likely to be greedy than we are to be generous, and when we cut across the grain by BEING GENEROUS, it almost seems to refresh us, doesn't it?

John Wesley was one of England's greatest preachers. And he preached alot about money. Wesley felt that the Christian should not just tithe his income, but should give away ALL his extra income after his family and bills were taken care of. He believed that with increasing income, what should rise is not so much the standard of living as the standard of *giving!*

In one year Wesley made 30 pounds and he needed 28 of that to live on. He gave 2 pounds to the poor. The next year he found he made 60 pounds, but he still lived on 28. That left 32 pounds which he chose to give to the poor. The 3rd year he made 90 pounds and the 4th, 120 pounds, each year still living on about 28. Each year he increased the amount he gave away. I think he was something of a happy man because of this.

3. Money has a striking way of dividing Christians. I have heard alot of outrage from CHRISTIANS directed at Oral Roberts' claim that God would take him home if he did not raise \$4 million. I don't

think many would have noticed if he had said "God told me He's taking me home if I don't win 1,000 people to Christ by April." Its the money thing that outrages people.

And in local churches, money CAN divide the people. Church budgets and accounting can become a tremendous distraction from keeping our eyes on Christ as a Body. The problem, I think, usually comes down to a) DISTRUST or b) DIFFERENT CONVICTIONS. In our fellowship money has never been a source of problems (at least since I have been part of DBC). And I am so thankful! I think a few of you start to grow itchy when we talk too much about money matters, because you are afraid of our losing the good spirit about it which I think we have. Let's determine to keep a simple approach. Let's determine to always be open and honest, and to be patient with one another, and always to pray about how the Lord wants us to spend the money we have. We will take a message soon and talk from the Word about some of the particulars.

4. Feelings about money tend to reproduce themselves in our children. If you are tight, chances are pretty good your child will learn that and become that way. If your Dad was generous, you may be more inclined to be generous. Money should be one of the most openly discussed topics in the home. It should NOT be a secret. If the parents have differing values and convictions, don't hide that from the kids. The kids need to see that Dad and Mom are hashing this out before the Lord, and are not nurturing grudges against each other, or secretly scheming to deceive one another about money in one way or another. My own parents exemplified this to me in a way I am very thankful for. We never had alot of money. But my Dad never withheld from my Mom or me. And if there wasn't money to buy something or do something, my Dad would just state that, and that was life. BUT he also sacrificed for us, and would give me the last five out of his billfold until payday so I could go to the football game and get pizza after.

Dear ones, do you pray together as a family about your purchases? This will make a tremendous impact on your children. They will see that you, as parents, bring the Lord in to one of the most volatile and strategic areas of your lives: your finances! Let's determine to seek the Lord on each decision we make about money. Let's not let money be our master, but let's use it as wisely as your best tools! The Lord will honor our attempts to honor Him in this area!

FINANCES: A BIBLICAL PERSPECTIVE
Money and the Family
Matthew 6:19-34

Introduction: Neither the Lord Jesus, nor the Apostle Paul, nor King David, nor Moses, nor any other writer of God's Word EVER said that living for God would be easy! Nowhere does the Bible teach that doing God's will, and seeking to become MORE Christ-like is all a piece of cake. The Word *does* promise us that the devil will work overtime to discourage us, to distract us, to derail us from the right track. It *does* teach that our old nature, the sin nature that non-Christians are slaves to and even Christians must still wrestle with--that old nature will cling to our affections and our minds and lull us to sleep spiritually if we let it. And the Bible *does* guarantee that the ways of the world, the cumulative effect of sin in all societies, will tempt us and attract us to think about life in ways contrary to the mind of Christ. BUT ALSO, dear ones, the Word promises us that if we have trusted Christ, and fled to Him in faith, that we shall defeat ALL OF THESE, finally--by the power of the precious blood that Jesus shed for us!

One of the most violent spiritual battlefields that we must bring combat on is the area of money. Money is one of the greatest distractions we face. One Christian economist has written,

Since creation, man has suffered from his own greed and inability to obey God...Most individual tension, family friction, strife, anger and frustration are caused directly or indirectly by money. A Christian cannot experience fullness of the Holy Spirit until he has surrendered ownership of his life to Christ--so also he can't experience peace in the area of finances until he has surrendered total control of THIS area to God, and accepted his position as a steward.

--Larry Burkett, Your Finances in Changing Times

You and I must come to see ourselves as *managers*, NOT owners of what we have. As Christians, we have been given much by the Lord, and every area of our lives, including finances, should reflect our submission to the Lordship of Christ. This morning, I would like to apply some principles in Matthew 6 to the financial scene in the family. Let's look at Matthew 6...

Matthew 6:19-34 In this passage Jesus is laying out certain principles about His Kingdom, which I believe began to unfold even as He was uttering these words. First, we ask, "Where is my treasure?" Is it in my family relationships? Is it in my possessions? Do I treasure my OWN ability to be productive or significant? Is it in my own day-to-day relationship with Jesus? What is REALLY important to me? THAT is where my heart is, and where I will lay the most emphasis in my life. Dealing with that is the thing I will get the biggest kick out of and the most enjoyment

from. Some Christians would rather spend time with their own families than anyone else. Other Christians would rather tinker with something at home than be with other people. Some would rather WORK 70 or 80 hours a week than be at home, at church or even recreating. The point is that what is important to you, you will find the time to love!

Jesus tells us to let that thing to which we are devoted, that thing that we really get a kick out of, NOT be making money. It will be a harsh master to us. It will torture us with lust, anxiety, worry, maybe anger, and never having a sufficient amount of it.

In verse 24 He says that you can't devote yourself to the Him AND to making money--its got to be one or the other. How many Christians have we known who have decided to serve the one instead of the other? It is a real danger! We slowly begin to doubt either 1) God's ability or 2) God's interest in providing all we need to be happy. We start to really believe that, "If I don't work 7 days a week--If I don't buy that new whatever--If I don't increase my insurance premium (never mind that I can't really afford it)--I'm not going to be happy--God will let me perish!"

But anxiety and worry does no good whatsoever! Jesus says here that YOUR God is aware of what you need (vs.32) and in fact is utterly *brilliant* at providing (vss.28-30)! But OUR priorities are to be arranged so that FIRST we are seeking the increase of HIS Kingdom. He will take care of ALL of your needs and some of your wants perhaps too!

What man is there among you who when his son shall ask him for a loaf, will give him a stone? Or if shall ask for a fish, he will not give him a snake will he? *If you then, being evil, know how to give good gifts to your children, how much more shall your Father who is in heaven give what is good to those who ask Him?* Matthew 7: 9-11

Now, how does all this about priorities help us in thinking about money and the family? A single person usually has only himself or herself to whom they are permanently tied. But when two people get married, as God looks at it, their loyalties then transfer to that spouse. That husband or that wife should become part of you, inseparably! And the Holy Spirit then begins to work in the two hearts to make them one in every area. That doesn't mean they become clones of each other, indistinguishable in their interests, convictions or personalities. But the Spirit begins to weave a UNITY in the two individuals to make them a team, both persons individually growing in Christ, and both seeking the Lord. This all breaks down so often though when we come to the area of finances. Most of us tend to be very passionate in our feelings about money. In fact, I believe that even if sexual passions fade, passions about money never fade--unless they are brought into submission to the Lordship of Jesus.

So, let's make some suggestions about achieving an increasing amount of unity in the family, seeking first the Lord and HIS righteousness, as it applies to money...

1. The first step to unity in the family is a WILLINGNESS TO COMMUNICATE ABOUT IT. A good way to do this is to write out (or perhaps use a tape recorder) your view of needs, wants and desires for your life. Think about your goals. Husbands, write them down. Wives, write them down. Then talk about it regularly. And pray together about it. If you are willing to talk with your spouse, and accept that their piece of paper may differ from yours, you have taken the first step towards unity in the family about finances. You have submitted to what the Holy Spirit is trying to weave into your family life. James tells us to "be quick to hear, slow to speak and slow to anger" (1:19). I can think no more important laboratory to work on that than talking lovingly about money in the family.

2. We must agree in our families about what is essential to live. I have observed that people will sometimes come to believe, either consciously or unconsciously that someone in the family OWES them something. The teenager comes to assume that his Dad and Mom owe him something without his earning it. The husband treats the wife in such a way that since he is sacrificing to support the family, he will treat himself to some extravagant and expensive entertainment, with or without his family's approval. The wife comes to think that since her husband is away from home more than he should be, she can run up a credit card debt without much restraint AS COMPENSATION.

Families must come to some agreement about what is essential, and if they bring in no more income than that, they must accept the fact, rather than to plunge themselves into a suicidal, hari-kari kind of debt.

3. We must think before buying. The sales community may PLAY ON OUR NOT THINKING, but we must carefully consider a purchase before we make it.

He who loves pleasure will become a poor man; he who loves wine and oil will not become rich. Proverbs 21:17

By wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches. Proverbs 24: 3,4

Ask yourself: "Does this purchase reflect my Christian ethics?" Can I continue to afford certain luxuries, while my family must do without something? Also, "Is this the best possible BUY I can get, or am I purchasing just because I have a credit card?" Also, "Is it an item that depreciates in value very quickly?" Also, "Is it an item that requires more costly upkeep than I can afford?"

4. To encourage unity about finances in your family, *minimize your credit buying*. If you are in substantial debt NOW, you cannot afford to KEEP buying on credit. I am convinced this is one of the

biggest sources of conflict in marriages, especially when the debt is largely run up by one spouse or the other. ELIMINATE your credit buying. Nothing you can buy on credit is worth the damage it CAN inflict on your family!

5. Develop the discipline of SAVING, even if it is only a small amount per week or month. This teaches the kids something too! It also brings a good feeling into the family, "Well, we blow it in some ways, but at least we TRY to save a little."

6. Honor the Lord from your income. We will dwell on this in coming weeks, but it is an important factor in happy families! Agree on HOW you are going to give to the Lord's work or to His people. It is not just the responsibility of the one who runs the books.

7. Avoid deceit! Do not deceive your kids, parents. Do not deceive your spouse. If you cannot afford something you would like, then fine--you can't afford it. You will be far happier without the thing, than to inflict distrust into the family. Husbands: the Lord commands you to *nurture* your wives. Wives: the Lord calls you to recognize your husband's headship of your home, and to support him.

Edith Schaeffer is a fine Christian writer, who has an extraordinary ability to encourage her readers in the areas of tension in the Christian life. Some years ago she wrote a book entitled, "What Is A Family?" in which she shares a story about financial unity in the family. It goes like this:

At the time of the Russian revolution a lovely Russian family, aristocratic, cultured, well-educated, well-off, were vacationing in Biarritz when the announcement came that the borders were closed. It would be impossible to return home, and they were fortunate to be out with their lives. They were cut off from their money supply forever, from all their possessions, except the few things in the suitcases in the way of clothing, with only enough cash with them for the vacation. Of course there was never any way to withdraw from the bank in Russian again, and they were faced with the brute, hard facts of life: money to live on must be earned. The father was a gentleman, who had great knowledge of skiing, sailing, horseback riding, and such things, but who had never had the need to earn a living and had no preparation for any specific job. The mother had a skill in doing fine sewing and embroidery. They put their thoughts together and decided that Madame would make fine children's clothing--which would sell in good shops. Father could learn to cook and make beds, do dishes and help the children with their homework. They became an economically self-supporting family unit, because of their CHOICE to be a team and sharing what could be contributed by each one!

Folks, may the Lord give us His mind in moving towards unity in our families concerning our money. May we put the family above our own interests and may He give us the will and the wisdom to do His will.

If you are with us and have not yet received Jesus Christ as your Savior, money may in fact be the thing about which you feel the strongest in life! Come to Christ; lay your burden of sin and guilt at His feet, and you will have the kindest Master and Friend there is!

DARTMOUTH BIBLE NOTES

SERMON NOTES FROM THE SUNDAY MESSAGES

Dartmouth Bible Church 52 Morton Avenue No. Dartmouth, Mass.

Series: FINANCES IN BIBLICAL PERSPECTIVE
March 22, 1987

Lesson 3
2 Corinthians 9

GIVING TO THE LORD'S WORK (Part 1) Neil C. Damgaard, Th.M.

Introduction: Recently there has been convening in Kansas City a sizable conference on the subject of "Ethics in Christian Fund-Raising." One of the findings of this conference (reportedly) is that most Americans have come to think that as a whole, evangelicals are neither completely honest nor ethical in how they raise money for their ministries. The recent Oral Roberts' "do-or-die" appeal (as newsman Paul Harvey put it) is the latest embarrassment to the evangelical cause for Christ. Of course, you would expect the world in general, and even more the national press to be cynical about the subject of religious financial matters--there has been plenty of scandalous, contradictory history for them to point out!

The thing that is so bizarre about it all, is that the Scripture is NOT UNCLEAR about how churches should raise money, nor about how individual Christians should GIVE money. In fact, our practices are blueprinted for us very clearly and simply in the Bible. Our task this morning is going to be to look at one chapter of Scripture that every Christian should be familiar with, on the topic of giving to the Lord's work: Second Corinthians 9.

Now I know that some of you have heard of the concept of TITHING, that is, the giving of a tenth of your income to the church--perhaps a number of you practice it. But others of you are new to the idea of giving money to the Lord's work because you are new Christians. At Dartmouth Bible Church we do not pressure people to tithe, per se. Christians are to pay their taxes faithfully, because we are to live like Jesus and Jesus paid his taxes! But nowhere does the New Testament demand or even hint (and there are plenty of places where it easily COULD have) that the Christian is supposed to tithe. The Jew of the Old Covenant era was required to give a certain amount, and then encouraged to voluntarily give additionally. But since as Christians we are not bound by the Law of Moses, it is not a rule to be enforced in a New Testament church.

Rather, we endorse what is called "grace-giving." (2 Cor. 9:14,15). When you consider how much the Living God has given you, out of His lovingkindness; out of His grace--how can we set a limit on giving back to God? We define God's grace as "His kindness and favor given

to people who do not deserve it", or, "getting what you don't deserve!" The most dramatic evidence of God's grace is not food for today in the 'fridge, gas in the tank, health, wealth, a loving spouse or good kids. All of those things show God's love, but the most dramatic evidence of God's grace is His free offer of forgiveness and eternal life through personally trusting in the cross of His Son, Jesus Christ. If you have personally made a commitment to Jesus to depend COMPLETELY on His blood atonement for your sins, then you have experienced the greatest grace from God there is! How can we limit then, our giving BACK to God? Our whole LIVES are in debt to Him. When it comes to money ALL of it is His--we are just managers of it.

This is why a church should never solicit money from non-Christians. Because for a person who has not yet accepted God's free gift of eternal life, and yet seeks to worship Him by giving money, it is an insult! When a non-Christian gives money to the Lord's work, he or she makes it clear that the issue is still confused in their mind.

"Grace-giving" is not motivated by obligation or guilt. It is motivated by a deep-felt love and appreciation for the grace of God in our lives. I suppose churches which teach that a Christian should be responsible to tithe their money have bigger checkbook balances than ours, and so they work with higher budgets, and can perhaps do more. But if the Bible does not teach something, than we must not teach it! I feel the Lord is more honored by a body of believers giving of themselves sacrificially, because they are deeply in love with Him, and doing it secretly--than by one where finances are paraded and constantly waved in front of the believers.

Now let's look at some things Paul tells the Corinthian Christians in 2 Corinthians 9...

In verses 1 through 5, he is telling them to *think through their giving in advance*. In verse 2 Paul affirms their "readiness". They were willing in spirit to support a project, but needed to learn to see it through. This speaks to us, I believe, about the importance of SYSTEMATIC GIVING. It is a mistake to think that a systematic habit of giving is somehow unspiritual. In fact, all through the Scripture the practice of discipline is encouraged. When we give our time and money to the Lord's work it is good to be consistent and planned in how you do it. There is nothing inherently spiritual about being completely "spur-of-the-moment." Spontaneous giving is good when it is done in generosity to a need which you have just been made aware of...

I have no doubt that if I or one of the deacons were to announce to you right now that some family was in the midst of a financial crisis, and we needed to take up a collection right now, this church would respond sacrificially and spontaneously. You have proved this over and over again. And you would no doubt feel good about it.

But systematic giving is also something which the Lord blesses and I think expects of us. The amount is not the significant thing--the attitude in which something is given is what the Lord really takes notice about. Giving systematically can incorporate the idea that you give what you can.

An unusually large woman climbed aboard a subway train in New York City and wormed her way to a central point and grabbed a strap. Looking around, she hollered out, "Isn't there a gentleman around?" A small, slight man gradually rose and said, "Lady, I can't meet all your needs, but I'll make a contribution."

No one person is responsible to handle all the needs (financial OR time) of the Lord's work. The Lord's work is to be carried on by the systematic and disciplined commitment of all the members of His body.

Verse 6 is the key to the chapter. Sowing bountifully is to be the pattern of giving in the believer's life--not tithing as under the Law. There is a definite connection to the amount of blessing YOU receive in life and to how you sow (invest) your resources in the Lord. (see verses 8-11). A man may enjoy ALL of his grain by eating it, or he may "lose" some of it by sowing it and LATER reaping a bountiful harvest. The person who does not sow bountifully will notice only minimal blessing in his life. It is hard to translate this into a dollar amount!

If someone says, "Pastor, how much should I give?" I would have to say, "How much do you want? Throw a token at God and that's what you'll get back." -John MacArthur

Verse 7 is a verse to memorize on giving...You must decide on a plan for your life. It may involve a certain percentage of your check each week. It may involve deciding to contribute a certain amount of your time (which is SOMETIMES more precious than our money!) Paul's point is that you and I are to FOLLOW THROUGH on what we each privately decide. There may be extra giving-projects which come along for which you make yourself available too. But, you commit yourself IN YOUR HEART to some system of giving and you carry it through.

Giving is to be with generosity. Paul tells the Corinthians also in verse 7 to give NOT GRUDGINGLY or RELUCTANTLY. Giving is to be done in sincerity, or not at all! On the other hand, dear ones, we should not say to ourselves, "Well, I don't feel sincere about giving at this point in my life, so I'll just wait until God MAKES me sincere." No, if you are listening to the Spirit in your life, He will burden you and give you the plan He wants for your giving.

I have said that giving is to be systematic and planned. But it is not to be done "under compulsion." It should be spontaneous! God PRIZES it when a believer responds to a known need INSTANTLY and FREELY! I hope that when you put money in the offering box, or when

you volunteer for a ministry here, or when you make a visit...that you don't have the attitude, "Well, if no one ELSE will do it, then I suppose I'll have to..." Dear ones, if we don't have people willing to run a Children's Church or a Sunday School or a Vacation Bible School or a Youth Program, then we will simply NOT HAVE those ministries right now, and we will wait on the sovereign God to raise up people who give NOT under compulsion, but freely and spontaneously!

The verse also that God also prizes a believer's joyful willingness to give of himself or herself. This is what Paul means when he says that "God loves a cheerful giver." I am intrigued by a passage in Exodus along these lines: Exodus 25:2. There God tells Moses to raise some money to build the tabernacle for Him--God says in this verse that Moses is to raise funds from "every man whose heart moves him..." This is grace-giving! We are moved in our hearts to support the work of the Lord, out of a love for His grace to us, with joy and spontaneity and even with discipline and a personal system of giving! If even 75% of believers practiced this, I am convinced the churches would never come up short, financially or in terms of manpower.

In our church, we are blessed with what I consider to be an exceptional generosity about finances. We do not talk about money much here, because frankly, you are walking well for the most part, in terms of giving your money. I do not know what any of you give--only YOU (and our financial secretary, if you have asked him to record your giving) know what you give. If you are part of this fellowship and you do not give, you should. You show your immaturity by withholding from God. I believe this has to do with your time and abilities also. Americans and Europeans have slipped into an incredibly intense selfishness about their time. The attitude nationally is, "Give me my personal space and privacy and do not bother me with any pressing needs. Let me polish my RV and my boat and my condo and don't press me to sacrifice ANYTHING other than the bare minimum." This is where we are as a country. I have run into it a little here in the fellowship too. I have occasionally asked some of you to help out with a very much needed ministry and sometimes you will flatly refuse, under the guise, "The Lord isn't leading me to do that."

Dear ones, let's determine to be open to the leading of the Spirit, LOOKING for ways to be used of Him and to further His Kingdom! In the long-run, the harvest will reap the things that really matter!

Next week, Lord willing, we will look at some more principles that should govern our giving.

DARTMOUTH BIBLE NOTES

SERMON NOTES FROM THE SUNDAY MESSAGES

Dartmouth Bible Church • 52 Morton Avenue • No. Dartmouth, Mass.

Series: FINANCES IN BIBLICAL PERSPECTIVE
March 29, 1987

Lesson 4
Acts 11:27-30

GIVING TO THE LORD'S WORK (PART 2) The Response to Agabus

Introduction: Two of the subjects about which many people are most interested, are sex and money. In fact, as powerful a subject as sex is, I have noticed that sometimes folks can grow bored with talking about it...But only rarely have I noticed folks growing bored with the topic of money: how to get it, how to make more of it, how to invest it.

One of the absurdities of our culture and time is the practice of a surprising number of Americans who will spend a great deal of money (attending seminars, buying books, tapes and videos) listening to some slick speaker talk about how to spend money! You can almost HEAR the ear-tickler now, "You too can achieve financial security for your family, happiness for yourself, and nirvana for your mother-in-law by investing in the 'Trapezoidal Pyramid of Success.'"

Evangelical Christians of all people should be clear thinkers about how they spend their money. And when it comes to the subject of giving money to the Lord's work (whether we're talking about this church, the church down the street, some TV ministry, a mission organization or just from one individual Christian to another individual Christian, we need to know HOW THE LORD HAS SPOKEN CONCERNING IT. Unfortunately, there is much of confusion around today about this matter (accented no doubt, by recent schemes and methods of religious fund-raising noted in the media).

It is sad to me, because it is not as though God's Word was garbled about what His will is in the area of how we handle our money. Jesus spoke about money often. He spoke NOT about how to get more of it, or how to get some of what's in the OTHER guy's pocket, but about things like a) how to view your money; b) the contrast between secret giving and public giving; c) the super-importance of attitude in handling money, etc.

Dear ones, we should not grow uncomfortable when the subject of money and the church comes up. We need to be innocent with each other, not suspicious, always open and honest and not distrustful when we talk about "giving to the Lord's work." And, as I mentioned last week, my

main motivation for dealing with this subject at this time (DESPITE the soured-feeling some of you may feel because of current events), is to encourage those of you who are young in the Lord, young in your biblical understanding about finances. A shepherd needs to teach "the whole counsel of God" and to say what God says for the overall benefit of the Body...

So, this morning we approach a passage of Scripture that relates an event in the Church when it was still in its infancy. And although the Church was decades and centuries away from developing a sophisticated array of ministries, facilities and complicated ways of compensating their professional workers, they practiced grace-giving in a primitive fashion, but in a way that I believe the Lord never intended to become obsolete! That's what I want to get this morning as we look at Acts 11:27-30...

In this section Luke tells about the kindness of the church. The early Christians were still keenly aware of the cross, and of the grace of God in their lives. They were in love with the resurrected Jesus. Some no doubt could still hear the crucifixion nails driven into the Savior. Some could still picture the darkness of the hour when the Father turned away from the Son. Many could remember the excitement when the Holy Spirit was given to the church at Pentecost. They loved their recent grafting-in to the New Covenant, and they loved to be associated with this fledgling new movement of the Spirit of God across the world.

In these early days of the church, with so much Jewish skepticism and Roman indifference confronting them, the Spirit was AUTHENTICATING the message of the church in many marvelous, sometimes spectacular miracles. The Lord was laying the foundation for the Gospel-age, when the good news would spread all over the world and would last for many hundreds of years. And so, one of the special supernatural signs, to help authenticate the young church's message, was the gift of prophecy, where certain Christians were endowed with a prophetic word, foretelling some future occurrence.

In verse 27, there was a delegation of prophets who went from the Jerusalem "down to" Antioch. (Even though Antioch is NORTH of Jerusalem, it is at a much lower ELEVATION). One of them was named Agabus (verse 28), who apparently received a "word of knowledge" about a coming famine. (Agabus is mentioned again in Acts 21:10,11 where he again uses his prophetic gift). This famine was actually a SERIES of severe famines which struck various sections of the Roman Empire during the reign of the Emperor Claudius in the years 41 to 54 A.D.

The brethren in Antioch were moved with the soon-to-happen plight of the saints in Jerusalem and they send down a contribution for relief. In disasters the price of food always goes up and it was no different in this famine. No doubt many of the Christians might have been out of work, their families hurting tremendously--no welfare to fall back on, only the Lord!

Notice that in verse 29 the AMOUNT GIVEN is "in the proportion that any of the disciples had means," or, as the New International Version translates it, "each according to his ability." (Literally, "as anyone of the disciples was prosperous"). In the Greek, the word "disciples" IS present and should not be missed. It is an issue of discipleship, of being a student and follower of Jesus, to MEET THE NEEDS OF YOUR BRETHREN IN CHRIST. The way it was done was for each individual to do what he or she could to help the Jerusalem saints. We read no record of any Christians deciding whether or not the Jerusalem saints DESERVED the help or not, although their church had been the first church, and would yet struggle with fully accepting Gentile believers...But this expression of love undoubtedly bound the two churches together in Christian love. To the church at Rome, Paul wrote,

...but now I am going to Jerusalem, serving the saints. For Macedonia and Achaia have been pleased to make a contribution for the poor among the saints in Jerusalem. Yes, they were pleased to do so, and they are indebted to them. For if the Gentiles have shared in their spiritual things, they are indebted to minister to them also in material things. Rom.15:25-27

Part of giving to the Lord's work is for individual churches to reach out and help other Christian churches in need. Even though Dartmouth Bible Church is what we call an "independent" church, that does NOT mean that we are self-sufficient, nor do we believe that we share no responsibility to help other Christian churches in our area that may have needs, or even in OTHER areas of the world!

Do you see, dear ones, that this opens up a whole new realm of creative giving opportunities for us as a church? We might take up a collection for the church at Mullein Hill, if we thought they needed it. Or we might send a team of workers to a church in Haiti to help build a new education wing, if we determined that we could do it, and that it was needed. It is appropriate to help when we have the ability to do so, and when the need exists. There are things we could do NOW to help churches behind the iron curtain if we had the inclination to get involved--fellowships that desperately need the help of their Western brethren in Christ.

In verse 30 the funds were under the oversight of Barnabas and Saul, who were apostles, and the elders of the church in Jerusalem. This is the first mention of church elders in Acts, and evidently they had ultimate oversight over all aspects of the ministry. In time God will raise up in Dartmouth Bible Church a board of elders and they will have oversight over the finances of the church--that does not mean dictatorial control, with no congregational input. But from Acts, the elders were the ones held responsible by God for the major financial "outgo".

For us, we need to be systematic in our giving, and at the same time sensitive to the needs of our Christian brethren around the community and around the world. We need to practice "grace-giving", giving to

the Lord out of our gratitude to Him for what He has done for us. We each need to set aside for the Lord's work, and to be disciplined in it.

But finally, my friends, let us not lose that precious thing that we already have--giving out of love for the Lord and for each other. Don't let your right hand know what your left hand is doing...Give freely and sacrificially, without respect for what you might get in return.

The Lord delights in watching His children show kindness and generosity to each other! Giving of ourselves is really an act of worship. Let's continue to jealously guard each other's best interests and let's continue to reflect the love of Christ!

DARTMOUTH BIBLE NOTES

SERMON NOTES FROM THE SUNDAY MESSAGES

Dartmouth Bible Church 52 Morton Avenue No. Dartmouth, Mass.

Series: FINANCES IN BIBLICAL PERSPECTIVE
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Lesson 5 (of 5)

HOW THE CHURCH SHOULD HANDLE ITS OWN MONEY

Introduction: If there's one symbol that seems to accompany modern churches in this country (other than the cross), it's the dollar sign. Just reading the weekly religion page in the local newspaper would lead some newcomers to believe that what the institutional church is really all about is raising money. Churches have all kinds of ways of boosting their finances, some of which (I feel) are legitimate and others which are not. In fact, so distrustful are people becoming of churches that I would not at all be surprised to see more and more lawsuits brought against churches and other religious organizations for the purpose of recovering previous offerings, when the person or family's feelings about that church have gone sour. The question of ethics in church finances has become one of the hottest news items of the 80's! But not all of the stories are negative. As Christians grow in grace and in the knowledge of Christ, they (as individuals, or as a Body) are sometimes led to do radical things financially, for the cause of Christ!

Several years ago I met an architect from Boston who decided that he could live comfortably on half the income he was making. So he and some other professionals set up a ministry in downtown Boston and lived there and sacrificed a large part of their income to set up a store-front outreach and needs center for the poor. The organization came to be called "Christians for Urban Justice" and I believe it is still ongoing today.

It is the task of each Bible-believing church to bring the Word of God to bear on how they handle their money, just as each individual Christian needs to bring this area under the Lordship of Christ. Now, I speak to you in admiration and encouragement today on this subject, because this is an area in which I feel our church has been honoring to the Lord. And I want to publicly recognize the efforts and convictions held by past leaders of this assembly (Mike Martin, Don Laprade, and others) saw that the Body of Christ should have spiritual practices in the expenditure of the Lord's money, and should not be seduced by the slickness of the world, the gullibility of tenderhearted young converts or the acceptability in the general community to "fund-raising" activities. The ministry of the Gospel is God's work in the world and in the local community. If it succeeds and prospers, it should be because He has caused it to happen, and because He has led His people to support it, and for no other reason.

The Bible is not unclear about how church's should handle their finances. Having a Biblical perspective on finances is not an issue (in my mind, at least) which should elicit great theological debate among evangelicals. What does and doesn't honor God is clear enough in the Word of God in this area, and I am persuaded that with open hearts, the Lord will guide!

So, dear ones, it has been on my heart to say something to treat this subject somewhat systematically before we leave this area of preaching. I know I have been saying it often lately--but I see it more and more: We need to avoid the cynicism of the world, and that which has even grown among some Christians--we need to have God's Word in our minds, and to practice its principles faithfully. That, by the way, is what worship is all about--faithfully doing what we know honors God!

Now, we need to consider an answer to the question, "How should the church handle its finances?" in four ways. The church should handle its own money 1) publicly; 2) fairly; 3) mercifully; and 4) evangelistically. Each of these strategies involves an attitude.

The Church Should Be Candid (Public) About Finances It seems to me that when the facts are known, the imagination is laid to rest. Recent large ministries in the news have drawn a lot of attention in part, because of the shroud of mystery that has veiled their "financial portfolio."

Now of course tact and discernment is needed in the church. It is not profitable to hang all confidential matters out to dry, to let all see. Some dealings should be privately transacted for the sake of protecting people's dignity. With our Deacon's Fund, for instance, we do not publish to whom we lend a helping hand. That is an area that we keep confidential, and this honors the Lord. But we do let it be known, the fact that certain disbursements are made as the needs arise, and the amounts that are given.

When Jesus commissioned His twelve disciples, He sent them out after encouraging them ~~not~~ to fear what they would encounter in the world. One of the things they would encounter, would be the clandestine, secret dealings of the world and the devil, who controls much of what happens in the world. Jesus affirmed something that bears on finances:

...For there is nothing covered that will not be revealed, nor hidden that will not be known. What I tell you in darkness, speak in the light, and what you hear whispered in your ear, proclaim upon the housetops. Matthew 10:26,27.

There is to be a transparency and an openness about the general affairs of the church. Of all organizations around, the Body of Jesus Christ should be candid and honest about how they do things. And especially in the volatile area of finances--and especially since there is so much damage being done to the name of Christ because of financial indiscretions.

When a church is open about their money, it hinders the distrust about money that people tend to feel sometimes. It is our strict practice (and that of many of our sister churches) to publish a report quarterly and yearly which details to the last penny how the church, and the leaders of the church have spent the Lord's money. The spending of the Lord's money should never have to be a secret affair (except, as mentioned, in cases where individual needs are involved).

The Apostle Paul demonstrates this candidness about finances in his letter of encouragement to the church at Philippi:

In Philippians 4, Paul gives a sort of "financial statement." What I would like you to notice, is his up-front, open and candid approach when talking about finances and the ministry.

I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me. Nevertheless, you have done well to share with me in my affliction. And you yourselves also know, O Philippians, that at the first preaching of the Gospel, after I departed from Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you sent a gift more than once for my needs. Philippians 4:12-16

Folks, when things are out in the open for all to see and scrutinize, the flesh and the devil are hindered in their work to breed distrust among us, and in our community. Of course, when we lay things out in the open, we take the risk of opening ourselves up for criticism about how we handle our money. But that is OK. If we are seeking the leading of the Lord, we will have nothing to be ashamed of--even though sometimes people in a church have different values about what expenditures are highest priority!

To honor the Lord in its finances, the church also needs to deal fairly with its workers.

The Church Should Be Fair About Financial Compensation Now I am not sure if I am dealing with this aspect out of courage or out of stupidity. But somewhere along the line, the church needs to be instructed and encouraged about how she compensates her workers. I come to you with great gratitude (and praise to the Lord) that you have dealt generously and fairly with me, in my employment by you. I do not preach this section of the message out of any motivation, other than it is my duty and responsibility to teach the whole counsel of what God's Word reveals.

But I am afraid it has been the history of many Protestant churches to violate this principle. This is perhaps the only time in my ministry among you dear ones that I will deal with this aspect of church finances. Full-time Christian workers have a unique calling. If they are truly called by God to minister the Word professionally, then they themselves must cheerfully accept both the blessings and the hardships that the ministry entails. There are great blessings. I could definitely do other things with my life, but I can think of nothing I would rather do than to spend the best hours of my days preparing to minister God's Word, shepherding the flock and administrating the business of Dartmouth Bible Church.

But there are also hardships in the ministry. Like no other profession, the Gospel ministry involves an emotional commitment to a people that has with it a spiritual vow. There are many other "helping professions," but the Gospel ministry comes under the special attention of the evil one. We are seeing today an attack of Satan on people who make their profession in the ministry. Now of course not all of the problems of the ministry are Satan's doing--some are rooted in the flesh.

The Lord's workers, whether they are missionaries, Christian educators or pastors, or support personnel, come under a unique stress. And some-

times that stress is a financial one. Sometimes a Christian worker gets himself into financial difficulty. But all too often it is the short-sightedness of the flock to which he ministers that puts him in difficulty.

It is imperative that the people of God deal fairly with their chosen workers. In our polity at least, no one legislates who your ministers will be. You chose me to be your pastor. If the day comes when we seek to bring on a second pastor, he will be the man of your decision. It is part of your walk with the Lord to always deal fairly, then, with the workers that you bring under your employ. Let's look at I Corinthians 9: 1-18.

Paul teaches that the worker has a right (the word occurs 6 times) to make a living from the Gospel. It is interesting also that he went out of his way to decide himself whether or not he would accept compensation. In verse 12 he shows how committed he was--how far he himself wanted to go--to keep the issue of the Gospel clear from the issue of money. No doubt, many some ministers today would do well to consider this principle again.

The Corinthian church was a large, urban church. They probably had more resources than many other first-century churches. And to them Paul wrote that their Christian workers ought to be dealt with fairly.

When you consider how to compensate a minister, I feel the best principles to use are 1) love and 2) common sense. The Lord is honored when a church compensates its ministers out of the biblical motivation of love. Yes, I am an employee of Dartmouth Bible Church. But my association is more than that. I can say with no embarrassment, with Paul, you are my work in the Lord. This is more than a job for me (and for my wife).

I say to you D.B.C., you have cared for us out of love, and Renée and I couldn't ask for a kinder church. Also, a church should compensate its workers with common sense. Ministers have practical needs just like everyone. They need health insurance, a retirement income, vacation time, sick-time and so forth. If they chose to forego some of this, that is between them and the Lord. But it behooves the church to grant the same general compensation to its workers, that the world at least grants. Too many Christian workers have the added pressure and stress of being under-compensated.

The Church Should Be Merciful With its Finances If there is one characteristic that should universally describe the Body of Christ, it is mercy! This is why we have a deacon's fund for times of financial stress. Today it may be you, and another week it may be the person next to you. But that fund is there to help people, no strings attached, out of the kindness and mercy that we have experienced at Jesus' hands!

It is always an encouragement to me to read about or hear about another evangelical church doing something, just out of mercy. That speaks so highly of the Lord that we tell the world we worship! It is a loud testimony! Now it is true, we cannot meet all the needs we face around us. It is wisdom to learn the limits. But when it comes to how we run our finances, the Lord is delighted when we spend money out of mercy--or when we are trusting Him to bring in more for us to do that with! That kind of endeavor just adorns the doctrines we say we believe.

I don't know about you dear ones, but personally, I find the picture of the large church ministry, top-heavy with sophistication and high-management, brimming over with money, and then spending it as fast as it comes in on itself, ugly. I do not believe a church should have a lot of money sitting around for very long. The needs in our own community and in the rest of the world are too pressing and too urgent!

"For judgement will be merciless to one who has shown no mercy; mercy triumphs over judgement." James 2:13

"But the wisdom from above is first pure, then peaceable, gentle, reasonable, full of mercy and good fruits, unwavering, without hypocrisy." James 3:17

The Church Should Be Evangelistic With its Finances A young Christian once asked, "What do I get back if I give money towards missions?" Sometimes having a church missions program is perceived as a boring, unreal kind of churchy-type activity. And if the missions program is nothing more than a program it can become that. Now, I don't like to be bored. And I don't like to be churchy. But I know that God uses believers around the world to support the work of others around the world in sharing the Gospel and discipling converts.

There is nothing more urgent than the news that people are lost in their sins, but don't have to remain that way! There is a bridge to cross over the gorge of sin--its the cross of Jesus Christ--and by walking across that bridge in faith, a person receives forgiveness and eternal life!

When it comes to our money, is there anything more exciting than that? Now I know that building programs and electronic equipment is all fun and exhilarating...But how does our Lord want us to spend His money. What should our priorities be? As God blesses this church (and we are seeing it right now), where do we channel the increase in giving? It is my conviction that the Lord is honored by our putting some of it to work in helping the work of missions. World missions and home missions are equally urgent. An unsaved New Yorker is just as unsaved as an unsaved Brazilian. But it does seem wise to work first with those missions going into untouched areas.

Dear ones, let us never become blind to the promptings of the Holy Spirit in the area of church finances. Church finances should not be a difficult subject for us to talk about. It should not involve strain among us if we handle the Lord's money candidly, fairly, mercifully and evangelistically. May the Lord Jesus Christ always move and strengthen us to keep His will in our hearts!