

Make All You Can! Save All You Can! Give All You Can!

Rich Nathan

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Spiritual Growth: How A Christian G.R.O.W.S. Series

Matthew 6:19-24

I'm going to do a talk on money today as part of my New Year's series on spiritual growth. How many of you are pet owners? Did you know that we Americans spend \$40 billion dollars a year as a nation on our pets? Some of you say, "Is that all? Just \$40 billion dollars?" But, understand, that's \$130 for every man, woman and child in America including every non-pet owner!

Well, the average pet owner spends \$25 on their pet for Christmas presents and \$25 on their pet's birthday for a birthday gift. And then there are all of the extravagances, though some would reject my characterization as "extravagances." What do I consider an extravagance? Some of the \$40 billion dollars was spent on pet cosmetic surgery, pet strollers, pet waterbeds, and pet spas and hotels. The Presidential Suite at the ritzy Canine Carriage House in Manhattan costs \$175 a night, breakfast included. There is, by the way, a very upscale kennel here in this town called the "Port Palace." It is by Port Columbus and serves sirloin steak, conditioning soaks in the tub, and cable TV for your pet.

The world's first pet fashion week was held in New York last August and included diamond dog necklaces for \$4495.00; an Italian lambskin coat with crystals for \$1000.00; and a doggie wedding dress for \$5500.00.

There are now dog therapists and a growing trend to put dogs on anti-depressants like Prozac. One veterinarian said that he's treated hundreds of dogs over the last few years for depression and obsessive/compulsive disorders and that the dogs and their owners have found new hope through anti-depressants. People pay for MRIs for their pets; CAT scans (no pun intended); folks get bone grafts for their pets.

And with the whole rise of alternative medicine, people are also paying for alternative therapies for their pets.

There are now massage therapists to work out the kinks in your dog or cat's back. We used to have a name for massaging your dog's back. I think it was called "petting." Some dogs and cats are getting acupuncture. There are special pet colognes – one that's called "Tommy Holedigger" a take-off on Tommy Hilfiger. And the names of some colognes are "White Dalmatians" a "White Diamonds" imitator. And Pucci is a tip of the cap to Gucci.

Listen to this from a recent newspaper article.

Christina, a style-conscious socialite, pauses outside the Mark Jacobs Boutique in SoHo, New York. She tilts her coiffed blonde curls and looks down at her fawn Chihuahua, Biggy. 'Are you ready?' she asks her pooch, who stares up at her with his huge, liquid-brown eyes. 'This is a very important day!' Christina is sporting this season's Mark Jacob's sequined skirt, jacquard ruffled top, and Chevron Kate bag.

But something is missing and that is about to be remedied. Her order has just come in: an extra-small Pounds 88 Cashmere Waffle Weave Jumper. At last, Biggy can be as well-dressed as Christina.

Mark Jacobs is the latest in a long list of designers – including Gucci, Burberry, Prada, Ralph Lauren, and Chanel – to have joined the lucrative world of dog fashions with his collection, Bark Jacobs.

\$40 billion on pets this past year.

Do you know how much money we American Christians gave to do missions among unreached peoples around the globe – you know the 1.3 billion Muslims and the other billion various unreached people groups. Do you know how much we collectively gave to reach the more than 2 billion people around the world? We gave less than a billion dollars.

\$40 billion for pets; less than a billion for unreached people. Do you know, a billion people in the world live on less than \$1 a day and we spend \$40 billion on our pets?

The United Nations Food and Agriculture Organization said that 15 countries in Africa and Latin America could reduce malnutrition by half between now and 2015 at a cost of just \$25 million a year. They are trying to find someone to give \$25 million a year to reduce malnutrition by half in 15 countries.

We heard so much a few months ago about pet food recalls tainting a pet food that was coming from China. It was in all the headlines all over America: "Danger lurking in the food you are giving to your pets..." Since last March when we heard those warnings, a million people a month have died of hunger. The World Health Organization estimates that 2 million people die each year from diseases for which immunization is routinely recommended – things like measles, diphtheria, and tetanus.

Here's a thought: instead of buying your doggy or kitty a Christmas present for \$25 or a birthday present for \$25, you could write a check to:

Heifer International

For \$20 and buy a flock of between 10-50 chicks for an impoverished family to raise. A good hen can lay up to 200 eggs a year, so there would be for that family, plenty to eat,

plenty to share, plenty to sell. We could lift an entire family out of poverty for what we spend on Christmas gifts for our pets.

It is apparent from just a casual reading of the Bible that we Christians do not think Christianly about our use or abuse of money. I started a series a few weeks ago for the New Year on spiritual growth titled How A Christian G.R.O.W.S. The word “grows” is an acronym:

G.R.O.W.S.

G= Giving

R= Relationships

O= Outreach

W= Worship

S= Spiritual Disciplines

...for giving, relationship, outreach, worship, and spiritual disciplines. You cannot become a mature Christian unless you become mature in your handling of your money. Money, and our handling of it, is one of the tests that God employs to measure our spiritual maturity.

So, what are we supposed to do with our money? I borrowed a little saying from John Wesley, who was a great 18th century preacher and evangelist, and who became the Father of the Methodist Church. John Wesley used to have a little saying regarding how he wanted his followers to approach money. He said,

Gain all you can; save all you can; give all you can

I've used Wesley's phrase as a good summary of the Bible's teaching regarding money. I've called today's talk, “Make All You Can! Save All You Can! Give All You Can!” Let's pray.

The Bible contains an extraordinary amount of material about how we are to handle money. Apparently, God thinks that what you and I do with our money is a big deal to him. Sometimes we totally miss major themes in the Bible. I remember about 25 years ago when I first met John Wimber, the founder of the Vineyard Movement, who pointed out to me how many references there were in the Bible to the supernatural, to divine healings, to prophetic dreams and visions. I started to go through the Bible and I noted every instance there was of some kind of supernatural intervention by God. And I found evidence of the supernatural on virtually every page.

About 15 years ago, I was doing a series on money and I had the same kind of experience when I reread the Bible looking for references regarding money. I couldn't believe how much material there is in scripture on the subject of money. For example, just take the book of Acts. For those of you who are familiar with the New Testament book of Acts, if I were to ask you what's in the book of Acts, you might say, “Well, the book of Acts is a story of the growth of world missions beginning in Jerusalem, and then

in ever-widening concentric circles going out to Judea, Samaria, and then to the ends of the earth.” The book of Acts is a great summary of the growth of the early church and its movement from its roots in Judaism to the entire world.

Or you might say that the Book of Acts is a book of the acts of the Holy Spirit. We see that the Holy Spirit is the star of the book of Acts.

Or we read the book of Acts and discover the careers of the two leaders of the early church – the Apostle Peter and the Apostle Paul. And so the Book of Acts is a biography of the two really great church leaders, Peter and Paul.

All of these descriptions of the Book of Acts would be true – world missions, acts of the Holy Spirit, a biography. But one of the themes that come through in the book of Acts is this theme of how we use our money. Sometimes the issue is right at the center of the passage and sometimes it is more on the periphery. But from Acts 2 to Acts 11 we read a reference to money and our handling of money in virtually every chapter.

In Acts 2 we read that the early followers of Jesus in Jerusalem held everything in common and sold their property to meet each others needs.

In Acts 3 we read of a beggar in the temple court who’s offered not money by Peter, but healing.

In Acts 4, here is what we read in vv. 32-37,

Acts 4:32-37

All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. 33 With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God’s grace was so powerfully at work in them all 34 that there were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales 35 and put it at the apostles’ feet, and it was distributed to anyone who had need. 36 Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means “son of encouragement”), 37 sold a field he owned and brought the money and put it at the apostles’ feet.

In Acts 5 we read about deception in the use of money in the case of Ananias and Sapphira and the judgment they suffered. In Acts 6 we read about the early church’s arrangement to care for poor widows in their midst and how they set aside money to care for widows in the midst of the church. In Acts 8 we read about a man named Simon Magus who sought to purchase the power of the Holy Spirit with money. We read about the distortion of religion through money. In Acts 9 we read of a woman named Dorcas who made robes and clothes for the poor and was said to always go around doing good and helping the poor.

In Acts 10 we read about a Gentile named Cornelius who had an angelic visitation and in Acts 10.3-4 we read this:

Acts 10:3-4

One day at about three in the afternoon he had a vision. He distinctly saw an angel of God, who came to him and said, "Cornelius!" 4 Cornelius stared at him in fear. "What is it, Lord?" he asked. The angel answered, "Your prayers and gifts to the poor have come up as a memorial offering before God.

And in Acts 11 we read about a relief offering that was taken to assist famine victims in the churches in Jerusalem and Judea. Virtually every chapter from Acts 2-11 teaches us something important about the way we handle our money. What does the Bible teach regarding money?

Well, Wesley summed it up as:

Gain all you can!

Or in my words:

Make all you can!

Money can do tremendous good in this world, if it is handled well. And there are many, many Christians who have been able to handle wealth and success in a way that honors God and does tremendous good for this world. The Bible is not a communist document. The Bible doesn't set a limit on how much money a person can make. And there are some Christians who have handled money and success really well.

There is a growing movement across America, and, actually, around the world of Christians who see their businesses as outposts of the Kingdom of God. The movement is sometimes titled "Business as Mission"

Business as Mission (BAM)

And some people consider it the next great tool of God in the global spreading of the gospel. Sometimes you hear terms like Kingdom Business; or Kingdom Companies, or For-Profit Missions, or Marketplace Missions.

Let me share with you a story that I read in *Christianity Today*, which is a Christian magazine about a 75-year old man named Ken Crowell. Ken Crowell runs a business called "Galtronics" which produces antennae for wireless technologies used by companies like Motorola and Samsung. He has plants in Northern Israel and China and Korea. His factory in Northern Israel is the largest employer in all of Israel. He has more than 300 Arabs, Jews and Christians working side-by-side with each other. Many of the Jews and Arabs have come to faith in Christ while working in this factory.

The company's vision statement is displayed over the factory entrance:

Commit thy ways to the Lord, trust also in Him, and He shall bring it to pass.

Ken Crowell described the vision he had when he started his company back in 1978.

My calling was first to go to an area where there was little or no Christian witness, to give employment to believers and non-believers in a safe working environment, and to support the building of a local church.

The company started a local church in Northern Israel. They now have 400 believers attending the church each week.

And then there is Bill Yeager, who identified and trained more than 1200 farmers in Kenya to grow USDA certified organic onions. He dropped into the business \$40,000 of his personal savings. And in training these Kenyans to grow organic onions for the American market, these Kenyans income went up from \$500 to \$10,000 a year. Bill Yeager is 28 years old.

There are so many examples of people who use their entrepreneurial talents and their skills in a way that honors God and does good for others. We've got some of those folks here in this church.

You know not every person who produces great wealth uses that wealth self-indulgently. There is an incredible list of titheers among America Industrialists from the 19th and 20th centuries. Colgate tithed the profits on his toothpaste. Heinz tithed the profits on his soup. Kraft on his cheese. Kellogg on his cornflakes. Procter on his soap. JCPenny gave away 90% of his earnings to the Lord's work. Tithing to your church and giving over and above a tithe is part of the responsible handling of wealth. And Cyrus McCormick did the same thing on his profits from his mechanized reaper. Service Master has a motto that says:

We want to honor God in all we do.

Chick-Fil-A founder, S. Truett Cathy comes from a strong Baptist background. Chick-fil-A has more than 1200 restaurants and makes over a billion dollars a year in annual sales. Their corporate purpose statement says:

To glorify God by being a faithful steward of all he has entrusted to us. To have a positive influence on all who come in contact with Chick-Fil-A.

There are many people who are sincerely attempting to think Christianly as they are engaged in for-profit businesses.

Make all you can! But we can't give this counsel in an unqualified way. The Bible warns us in many, many places about the destructive effects of pursuing wealth. Here is what we read in 1 Timothy 6:9-10,

1 Timothy 6:9-10

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

You say: How much money, Rich, can I make in a lifetime?

The Bible says to make all you can so long as it does not hurt your own health.

Damaging your health

To keep up with our expanding appetites, many Americans feel forced to work more and more hours. Studies indicate that we Americans are sleeping less and less. One sleep study researcher found that there is a growing sleep gap; one out of ten Americans say they sleep less than six hours a night; and, that chronic sleep deprivation is leading to more and more illnesses. It is estimated that a hundred thousand traffic accidents a year are caused by people not having enough sleep. 1500 people die in traffic accidents as the result of drivers falling asleep. And much of this can be traced to longer work hours so that we can make more and more money to spend more and more. Some people are literally working themselves to death.

You wonder how many athletes know what the Bible teaches about the priority of health over wealth with the epidemic of steroid and HGH use.

The Bible teaches that health always takes priority over wealth. Proverbs 23.4 says this:

Proverbs 23:4

Do not wear yourself out to get rich...

You know, there are so many people who are wearing themselves out; working themselves to death trying to afford things they really don't need. We have a ministry here in the church called Crown Financial that assists people to gain God's mind on their finances. I will talk about that in a moment. But one of the leaders in Crown Financial forwarded me a story. I want to read this to you; it is taken verbatim from one of the leaders about our financial counseling ministry here in the church. He wrote,

Recently I was talking with a Christian couple. The man was depressed and extremely tired. The doctor had told him that the excessive hours of working in construction was beginning to take a toll on his health. I could hear in his voice that the stress was taking a toll on his marriage. As I talked with this couple, I learned that the man was working more than 70 hours a week and had been doing so for several years. The reason – his wife continued to take the kids shopping and out to eat on a continuing basis allegedly because her husband was never around to be with the family. The family was literally falling apart because of uncontrolled spending.

The family was in a dead-end spiral – the more he worked, the more she spent; the more she spent; the more he had to work to pay the mounting bills. I asked her if she would be willing to spend less so that her husband would not have to work the many hours required to pay the credit card bills. Unfortunately, her love of spending outweighed her love for her husband. Her answer was, “Absolutely not.”

As they left, I thought if only she would change her spending habits now and save her family rather than be forced to change them after her family is broken, or her husband is dead.

Make all you can, so long as it doesn't damage your health. Make all you can so long as it doesn't damage your family.

Damaging your family

How many homes have fallen apart because the kids are ignored while their parents are too busy making money to buy things for the kids? As a parent, and now a grandparent, I've discovered that the one thing my kids want most is the same thing your kids want most – kids want and need a relationship with their mom and dad. That's way more important than anything we could buy them with the extra money we're making by working super long hours.

I remember years ago talking with a couple, they were parents of a kid who was on my son's baseball team. We became friends. The man was offered a job several thousand miles away from Columbus. He would have to spend many weeks away from his family. I told them nothing can substitute for dad's presence in the home. Taking a job that required that much traveling was simply not worth it. I remember the woman's response. She said, “Yes I know, but the money is so good.” The man took the job and two years later the couple was divorced.

Make all you can so long as it doesn't damage your family. And make all you can so long as it doesn't damage your morals.

Damaging your morals

You know, we read in the Bible about King Solomon that as he got wealthier, he lost his spiritual sensitivity and multiplied his wives. We read about King David that as he became wealthy, he lost his spiritual sensitivity and committed adultery. I read a study that said the vast majority of men whose income is just above minimum wage do not commit adultery. But 70% of men whose income is in the top 1% of American income commit adultery.

Now, obviously there are many moral wealthy people. But the question that you and I need to ask is is our spirituality sufficient to handle wealth and success, if God gave us

wealth and success, if God gives us wealth. I like the way Pastor Rick Warren from Saddleback Church put it.

If my income and your income were at the same degree as your walk with the Lord, would you be a millionaire, or a pauper, or somewhere in-between?

Are you as spiritually wealthy, in other words, as you are materially wealthy? Where do you need to grow to even things out spiritually and materially? Make all you can so long as it doesn't damage you or your family; or your morals, or your spiritual life.

Save all you can!

Save all you can!

The Bible encourages us to save. There are many teachings, particularly in the book of Proverbs about the goodness of saving for the future. Proverbs 6:6-8,

Proverbs 6:6-8

Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest.

Proverbs 21:20

The wise store up choice food and oil, but fools gulp theirs down.

Proverbs 21:5

The plans of the diligent lead to profit as surely as haste leads to poverty.

You know, savings and getting on a good savings plan is so significant because it keeps us from impulse buying and indulging our appetites. You can tell something about the national character of a nation by how it does regarding saving and borrowing. God promised blessings to the nation of Israel in the Old Testament if the nation was obedient to God. And one of the covenant blessings promised to the nation of Israel is found in Deuteronomy 28:12. Here is what we read:

Deut. 28:12

The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.

But on the other hand, if the nation disobeyed God, here is what the covenant curse is – becoming a debtor nation as opposed to a lending nation is always seen as a negative thing in the Bible.

America needs debt counseling in a huge way. Our national debt has nearly doubled in the last 8 years alone. From 2001 to January 1, 2009, the national debt will go from

\$5.7 trillion to \$10 trillion dollars. It took us 210 years to wrack up a little over \$5 trillion dollars. It took us only 8 years as a nation to nearly double that. By this time tomorrow, the national debt will have increased by \$1.5 billion dollars. Every American's share of the national debt is \$30,000.

Have you heard any candidate look us Americans in the eye and say, "You can't have it all. Our spending as a nation is totally out of control and is destroying this nation's future." Have you heard any candidate say that? We can't continue with low taxes and high government spending. Elect me and I will raise taxes and cut spending because our current spending habits are going to severely damage our children's and grandchildren's standard of living. Have you heard anyone say that?

The average American right now is carrying \$10,000 on their credit card with a 15% interest rate. And if they are paying it off at \$250 a month, it will take 6 years to pay it off at a cost of nearly double the debt. American financial institutions just had to go around the world hat in had selling off parts of our major financial institutions – City Group, Merrill Lynch – to pay off our debts. We simply consume more than we earn.

Save all you can. Do you know how much the average Chinese worker saved last year? The average Chinese worker makes about one-tenth of American wages. Do you know how much the average Chinese worker saved of their income last year? 40% was put into savings. Do you know how much the average Japanese worker saved from his or her income last year? 25%. Do you know how much the average American saved from their income last year? -1%. It is the first time since the depth of depression in 1933 that we Americans as a nation actually spent more of our personal income than we made. We didn't as a nation save a penny of our multi-trillion dollar gross domestic product. We didn't save one penny. We went backward.

Our church has tried to operate on the principle that borrowing and debt, while it is not forbidden, is discouraged by the scripture. That's why Vineyard Columbus has always been very conservative in taking out even modest loans to build buildings.

VINEYARD COLUMBUS IS NOW DEBT-FREE!

All the money that you give to this church goes to ministry and missions. None of it currently goes to pay off mortgages. If you tithe here, your tithes don't go to banks to pay for interest on borrowing.

Are you living within your means? I understand, friend, that the unexpected can push people over the edge. You have a heart attack; your spouse gets cancer; your income is wiped out. You have hugely high medication costs. I understand that there are reasons other than irresponsibility that a person can get themselves in debt.

But our financial counseling ministry called Crown Financial regularly sees the other side. Here's another story from Crown Ministries. One of the leaders wrote and said,

I talked with a Christian family with \$30,000 in credit card debt with annual income of about \$30,000. The couple had dozens of credit cards. Overspending for stuff was a consistent habit. Each new credit card was used to make payments on the previous ones. When the ever-tightening noose of credit card payments finally caught up with them, they had two options. One, they could sell their house which had sufficient equity to pay off the debt; or two, they could declare bankruptcy. In the husband's mind, his house was a major status symbol. He refused to sell his house. Instead, the couple chose bankruptcy. They stiffed all of their creditors and lost their Christian witness rather than loosen their grip on their house. The sad part is, in addition to not honoring their promises to pay their creditors, the real problem of loving stuff more than loving God was never resolved.

You say, "Honestly, Rich, I don't think my spending habits are right now that honoring to God. We don't have good savings habits. We have too much debt. We really struggle to get our finances together." We have so many resources here at Vineyard Columbus for you to take advantage of and grow in wisdom of how to manage your finances.

Make all you can! Save all you can! Give all you can!

Give all you can!

Why should you give? Let's read Jesus' words about money.

Matthew 6:19-24

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. 22 "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. 23 But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! 24 "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money.

Look at vv. 19-20.

Matthew 6:19-20

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

Notice, Jesus used the word "for yourselves." Jesus is laying out an essential motive for submitting our financial lives to God and practicing God's principles for money

management. Jesus is appealing to a selfish motive in calling for obedience in every area of our lives. See, we need to understand that Jesus' message was good news. Our Father in heaven desires to do what's good. He wants to bless us. He wants to give us peace. Christ didn't come as a thief to steal or to take away what is ultimately for our good and what is for our benefit. He came to put things in our lives that are presently not there – things like peace, patience, kindness, gentleness, love and self-control.

And this is true in every area of your life, friends. This is true in your sexuality. Why not have premarital sex? If you are practicing safe sex right now, what's the big deal? Certainly, God tells you not to. God is God. But there is something more. God tells us not to do things or to do them because his desire is to bless us. And one of the ways you know that you are growing in your trust in God is when you believe that it really is better for you if you obey God than if you disobey.

Now, the kind of self-interest that we're talking about is not sinful self-interest. 2 Timothy 3:2-4 talks about sinful self-interest.

2 Timothy 3:2-4

People will be lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy, 3 without love, unforgiving, slanderous, without self-control, brutal, not lovers of the good, 4 treacherous, rash, conceited, lovers of pleasure rather than lovers of God—

If your self-interest is believing that we are the center, that life is supposed to revolve around us, conversion takes place when you begin to realize that you are not the center of the universe; your desires don't always have to win; God is the center of the universe. It's God's will that needs to be done, not your will. 2 Corinthians 5:15 speaks to us about Christian conversion.

2 Corinthians 5:15

And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again.

The Christian life is a way from the self-centered life, to the God-centered life and to the others-centered life. That's why our church's vision statement reads:

Our vision as a church is "to be a **R.E.L.E.V.A.N.T.** church that does not exist for itself, but for Christ and for the world."

I once read a statement by a writer on the subject of worship. She was talking about our tendency to critique worship – "Well, I like this song; I didn't like that; I wish we played a different style of worship; I prefer this to that." This writer asked the question: "Have you ever considered that we aren't getting together to worship you? We're getting together to worship God." That the issue of public worship is not that you would be pleased, but rather that God would be pleased.

Certainly, giving breaks down sinful self-centeredness. But there is a different kind of selfishness that Jesus appeals to. I would call it, perhaps, enlightened self-interest; to use Christian words, “sanctified self-interest.” When your thoughts are converted and your desire really is to please God; when you truly are seeking first God’s Kingdom then you are blessed. Your highest good in life is when your life centers around God. You can’t do anything better for yourself than to obey God. Giving is good for you.

And giving is a great investment.

Give Because it is a Great Investment

Matthew 6:19-20

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

Jesus is saying that everything that we hoard up will ultimately be lost, but everything we give and share in Christ’s name will come back to us in heaven in a far better and more permanent way. What we hoard we lose; but what we put in God’s hands will be ours for eternity. Jesus is saying what you’ve heard said to you a thousand times. You can’t take it with you. But he immediately says, “But you can send it ahead.”

It’s funny, but the stuff we hoard is the stuff that gets destroyed. He talks about where moths consume, which clothes get moth-eaten? Not the ones you wear all the time, or the clothes you give away, but it’s the ones you have piled up in the back of a closet somewhere; the ones you hoard. Which food goes rotten? It is not the food you eat, or the food you share. It is the food you have stored in the back of the refrigerator that grows new life forms after a couple of months. You can take it with you, but you can send it ahead.

Randy Alcorn, in his book, “*Money, Possessions, and Eternity*”, says this:

Anything we try to hang onto here will be lost. But anything we put into God’s hands, will be ours for eternity (and insured for infinitely more than a \$100,000 by the real FDIC: The Father’s Deposit Insurance Corporation. People are always looking for safe places to put their money. Jesus says there is only one place to put our money: the Kingdom of God. By wisely and generously using our earthly resources, which will mean forgoing some earthly treasures, we can lay up treasures in heaven.

Why should you give, because giving is a great investment. Why should you give? Give, because it will change your life.

Give because it will change your life

Jesus is not saying that your treasures will follow your heart. Rather, he is saying that your heart will follow your treasures. Matthew 6:21,

Matthew 6:21

For where your treasure is, there your heart will be also.

The heart in the bible is, of course, the control center of your being. It is where you make your decisions; how you think about life; what you daydream about; and what you meditate on. Jesus says your heart will follow your treasures. Your decisions about life, about how you spend your time, about what you do with your family, about what you worry about. All these decisions are determined by your prior choice regarding your treasures.

Your Treasure → Your Heart → Your Whole Life

Think about it. You buy a boat and it changes your life. You take time boating. You think about boating. You read magazines about boats. You have to fix your boat. You have to store your boat. You worry about the boat.

Where your treasure is there will your heart be also. Whatever it is that you invest in, in other words, fixing up your house, buying a time-share or vacation home, betting on a football game. Why is it that some people are much more interested in a football game, or some sporting event, if they bet on it than if they don't? It is because of Jesus' statement: Where your treasure is; what you invest in; there will your heart be also. What you invest your money in, is what you will care about.

Listen, I've talked with lots of people who say, "I wish I felt more strongly about world missions than I do right now. I know as a Christian that I'm supposed to care about the world. I don't care very much about the world. I wish I did. Maybe I'll just pray that God would give me a heart for the world. That is one way. But Jesus says that you've got it backwards. Give to a missionary here in the church; invest in missions, and your heart will follow. Where your treasure there will your heart be also.

I wish I cared about children who are suffering in Africa. I really don't, but I wish I did. Adopt a child or two from World Vision and you will start caring about children in Africa.

Wherever you make a financial investment, you will care. Why give? Because it changes your life in the direction you want it to change. Friend, you want to; and I want to become a generous person. I want to be the kind of person; and you want to be the kind of person that is known as really open-handed and generous. And as I get old, I don't want to, and you don't want to, be a selfish, close-fisted person. You don't want to be a stingy person and neither do I. I don't want to grow old and bitter and neither do you. You want to, and I want to get old and better. I want to be like Jesus and he was a giver!

But it won't happen unless we develop the discipline of giving. Why give? Because it changes other people's lives.

Give because it will change other people's lives

I received a letter from Patti Yannitti, who oversaw for us the Vineyard Christmas for Kids drive. We collected for children in our congregation and our community just over the Christmas season, what received in the plastic boxes in the back, \$38,900.00. We provided gift certificates to 97 families with 234 kids.

\$38,900.00

Gift Certificates to 97 Families with 234 Kids

For the Zone: We provided 165 kids with Gift Cards.

The total number of kids receiving gifts: 399 kids!

When you give, you change people's lives. Listen, let me take a big number. You are thinking about buying a new car, not an extravagant car, but a moderate car, a stripped-down Honda Accord. You are going to spend \$20,000 on it. You don't exactly need a new car. Your car is seven years old, but still functional. But you would sure like a new car. You've come to the place in your life where you want to submit your spending decisions to the Lord. The question is what could you do with \$20,000 if you didn't buy a new car. It could be God's will for you to get a new car, but let me suggest what else you could do with \$20,000:

- Here in Central Ohio you could feed 13,000 people three meals a day for 3 days through our food pantry. We buy our food through Mid-Ohio Food Bank. We have a huge discount on the price of food.
- You could feed 5 families of 4 people for 16 years by giving \$20,000 to Fruit of the Vine.

Or you could buy a new car...

- If you gave \$20,000 to our community center, we would be able to set up a permanent computer lab in the community center to ramp up a program for 50 high school kids from low-income families. We could train them on the computer once a week for an entire year. And then working with employers in the city, we could get them summer jobs not at McDonald's, but working in internships in technology. You could change 50 kids lives for the rest of their work lives by giving \$20,000 to the community center.

Or you could buy a car...

Do you care about abortions? Our prolife ministry provides help for women who are at risk for abortion in our community, women who can't afford baby clothes or formula or furniture.

- For \$20,000 our prolife ministry says we could give the gift of life to 15 babies.

I know that in a congregation this size there are some of you who have had your needs met, your family's needs met, very adequately by the Lord. And you have been given excess that can be used in one of two ways. It can be used to self-indulgently to purchase more, or it can be used to strategically change people's lives.

I started a group a year ago called Kingdom Builders. The group is a group of men and women from our church who have been blessed by God, whose needs are met, whose family needs are met, who recognize that God has given them excess. We've come together and strategically invested our money to make a significant difference in the lives of people here in Central Ohio and around the world. If you are a person who says, "I recognize that I've got excess and I want to invest my money strategically for the expansion of the Kingdom and to change people's lives", I'm going to ask you to email me and get involved in this group.

I will personally meet with you and we can talk about Kingdom Builders and how you can participate in that ministry.

In addition, some of us are about to complete our building campaign pledges. Listen, we have developed a habit of giving over and above our tithes. If you and I just extended our pledges till the end of the year, we could pay the entire expense for our three missions teams for five years.

Why give?

Give because you will make Christ Lord of Your Life.

Matthew 6:24

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money.

Friend, if Christ is not Lord of your money, he is not Lord of your life. I saw this add that I want to close with.

Mammon: because you deserve to enjoy life guilt-free

"I need a belief system that serves my needs right away."

Dean Sachs has a mortgage, a family, and an extremely demanding job. What he doesn't need is a religion that complicates his life with unreasonable ethical demands.

Spiritual providers in the past have required a huge amount of commitment – single-deity clauses, compulsory goodness, and a litany of mystifying mumbo-jumbo. It's no wonder people are switching to Mammon.

Mammon isn't the biggest player in the spiritual race. But our ability to deliver on our promises is unique. And our moral flexibility is unmatchable.

Mammon. *Because you deserve to enjoy life – guilt-free!*

That is a way to do life. But, friend, if Jesus is not the Lord in the way you are gaining money; if Jesus is not Lord in the way you are spending money; if Jesus is not Lord in the way you are saving money; if Jesus is not Lord in the way you are giving money – then Jesus is not yet fully your Lord. It is God's desire that the year 2008 be a year of spiritual growth so that you could look back on January 1, 2009 and say, "You know, I am very different than I was on January 1, 2008. I really have grown this year. I am closer to the Lord. I am freed up from some addictions. My life is in better order. I look more like Jesus now than I did a year ago."

Friends, one of the sticking points to get us to this place is us submitting our money to God and asking him to be Lord over our money. Make all you can! Save all you can! And give all you can! Let's pray.

Make All You Can! Save All You Can! Give All You Can!

Rich Nathan

January 12-13, 2008

How A Christian G.R.O.W.S. (Spiritual Growth Series)

Matthew 6.19-24

I. America's Spending Priorities

II. God's Mind on Money (Acts 2-11)

III. Make All You Can!

A. Handling Wealth Well

B. Handling Wealth Badly (1 Tim. 6.9, 10)

1. Damaging Your Health

2. Damaging Your Family

3. Damaging Your Morals

IV. Save All You Can! (Prov. 21.20)

V. Give All You Can!

A. Give Because Its Good For You (Mt. 6.19, 20)

B. Give Because It's a Great Investment (Mt. 6, 19, 20)

C. Give Because It will Change Your Life (Mt. 6.21)

D. Give Because It will Change Other People's Lives

E. Give Because You will Make Christ Lord of Your Life
(Mt. 6.24)