

Series: WHAT'S IN THE BOX?—February 19, 2006

THE BEST MONEY DECISION YOU'LL EVER MAKE
John 6:5-15

I. INTRO

- A. Several years ago, I was invited to attend a ceremony at the Markham Towne Centre welcoming 50 people from 21 different nations into Canadian Citizenship. The presiding judge, Sigmund Reiser, told his own story to these people. After WW2, he was held in a refuge camp in Eastern Europe—and he told about how he longed for a place to belong, a place where he was wanted.

-Then he and his wife and his 2 year old child had the chance to immigrate to Canada. He said that they arrived in Montreal with absolutely nothing—and their final destination—Winnipeg—was a 2 day train ride away. Two women from a religious organization apparently saw his plight, and offered him ten dollars to buy food. Problem was, he couldn't speak a word of English. So these women when out and bought the food, gave it to him and his family, and gave him the change from the \$10 bill.

1. Ten dollars worth of generosity so impacted his life that, 50 years later, he could remember every detail. Anyone here ever have a time in your life where someone's generosity touched you deeply?

-In my case it was a guy named Andy Ketterer. Andy was tall and gangly—sandy colored hair that stuck up all over—recessive chin and light blue eyes. He looked like he came out of a Norman Rockwell painting. For some reason, he cared about me. When I was studying to be a Pastor, I know Andy prayed for me--and every once in a while, usually when I had hit rock bottom, I would get a \$100 check from him. When I did, I wanted to cry, because Andy wasn't skimming off the top of his fortune—he was barely making it with a little business that made wooden pallets for the steel mills in Pittsburgh.

2. Just like \$10 touched the heart of an immigrant, just as Andy's generosity touched my heart, just like someone's generosity has touched your heart—our generosity is **noticed** by the Creator of all—and touches his heart.

-If I were to define generosity, I would define it as **truly loving God and others with your money and stuff—even when, and especially when it costs you to do so.**

- B. I've made some bad money decisions in my life—like when I bought a van at night—and used Lori's savings to do it. **Bad move!** Don't get too cocky—you've made dumb decisions too, haven't you? But I would have to say that my best money decisions have not been about saving, or getting some amazing return on my money—they've been about giving. I say that because of what it's done for my heart—and how I've come to understand that God honors it.

-And so this morning I want to talk to you about one of the most important things you will ever learn to do. Give to God and others. And I do this totally without shame, without hesitation and without apology. Know why? Because giving is not only the smartest money decision you'll ever make; it's the decision you'll **wish** you had made. Let me give you three **I believes**.

1. First, I believe that true generosity is probably *the single most admired* character trait in our world. In a world that grasps and claws and steals and murders over money—generosity is totally disarming. People don't know what to do with it.
2. Second, I believe that most people want to be truly generous—and live their lives with big hearts and open hands.
3. But I also believe a third thing—with all my heart. **No one—and I do mean NO ONE—just drifts into generosity.** And therefore, it takes the power of God to crack the code on the little safe where we keep our generosity. My prayer is that this morning, with God's help, everyone's generous streak will get a little wider and deeper.

II. WHY SHOULD I GIVE AWAY WHAT I CAN USE?

- A. The first thing I need to say is that the Bible teaches us to give a tithe—or a tenth to God. I thought it might be good for everyone to have a comprehensive view of this—so I thought, “Why not just **read** everything the Bible has to say about it?” How about it? We're going to break now so that you can go and get some lunch—because there are about 3000 verses on giving. Hey, I have an idea. Why don't I just *summarize* as best I can?

1. Let me do it like this. Let me take you to the final pages in the Old Testament. What's being said is a summary of thousands of years of teaching—thousands of years of God trying to help his people understand generosity—understand who owns what. To understand what's said, you need to know that these people have been to hell and back because of their rebellion.
-Now, listen to what God says to them through His prophet, Malachi:
"Begin by being honest. Do honest people rob God? But you rob me day after day. You ask, 'How have we robbed you?' The tithe and the offering--that's how! And now you're under a curse--the whole lot of you--because you're robbing me. Bring your full tithe to the Temple treasury so there will be ample provisions in my Temple. Test me in this and see if I don't open up heaven itself to you and pour out blessings beyond your wildest dreams (Malachi 3:8-10 Msg).

- a. Has anyone here ever been robbed? How do you feel when you've been robbed? You feel hurt. Violated. Unsafe. And if you've been robbed by someone you know and love—it's even worse.

-Why would God call withholding the tenth He's asked us to give **robbery**? Well, that has to do with the extensive teaching on this. From Adam on, he had made it clear that the first and the best part belongs to Him. Giving was a way of saying, “God, I know you own everything—and you have asked me simply to **manage**.”

*Cain and Abel, first children of Adam and Eve, understood this. In fact, Abel's obedience—and the favor it brought to him was what made Cain jealous enough to kill him.

*Abraham understood this principle. When he rescued his nephew Lot from a mess he'd gotten into, he took a tenth of the spoils and gave them to God.

*God revealed to Moses how He wanted his people to live so they would be blessed, He talked about giving.

A tenth of the produce of the land, whether grain or fruit, belongs to the LORD and must be set apart to him as holy...The LORD also owns every tenth animal counted off from your herds and flocks. They are set apart to him as holy (Leviticus 27:30-32 NLT).

*And God also told about his expectations that they would treat act justly and kindly toward those who had less. God specifically told them not to be stingy or tightfisted toward the poor and the immigrants. When they harvested—they were to leave some fruit and grain left in the fields and on the trees for the poor. The message was: ***Stinginess and tightfistedness is no only unlike God, it's counterproductive!***

- b. The simple truth is--they struggled—just like we do. It was a **fear** problem. “If I give it away, *I* won't have it! And what about the future. What if there's a drought, a downturn in the economy? What if...what if...? And their fear—and maybe their selfishness and distrust of God—strangled their generosity. And they lost everything.
- c. And so, God gets very blunt. He says to them “Let's call it what it is! When you take something that rightfully belongs to someone else, it's called robbery. And you're robbing Me—the very One you're counting on to bless your lives.
-How did that every happen? Probably just like it happens with us. We look at a **tenth** of what comes in and think, “That's a **lot** of money! I can't afford that. I'll do that someday when I have more.”
- d. God asks a very tough—but brilliant question. Why would you think you would actually end up with more by keeping something that belongs to me? Have you ever thought about why your bank account seems to have holes in it—why you never seem to have enough? Try this. Honor God—obey God—give God the part that belongs to Him—then **watch** and see what happens. Go ahead. Try it! What do you have to lose?”

2. Now, let's review what the Old Testament teaches on this:

*Giving is an act of worship and is important to God

*The base line figure for our giving is a **tenth**—and it **belongs** to God, not to us.

*God gives us what we have—and asks that we live with a spout on our lives—so that His goodness and generosity flows from us to the poor.

*When we give, God gets the first part—not what's left after we're done.

*To take what belongs to God and use it for ourselves is robbing God.

B. This teaching we just reviewed serves as the foundation for everything Jesus has to say about money.

Jesus **builds** on these principles that everyone already understood—and then took the concept of giving to a whole new level.

-Let me do the same with Jesus' teaching that I did with the OT—start at the frustration point. Two weeks ago, I referred to a story Jesus told about a rich farmer who thought

his only obligation when it came to all God had given him was build bigger containers for it. Remember Jesus one-word title for people who think like that? Fool.

-So, imagine the disciples listening to Jesus tell this story. If you have an active imagination, you can see them high-fiving each other—and saying, “Wow! Jesus! You are **good!** You sure know how to nail people on their greed. I just love it when you do your **turn or burn, forsake or bake** thing!!

-And it’s like Jesus turns right around, looks them in the eye, and says, “Okay, guys, if you know this is true—then **why are you so obsessed with “WILL I HAVE ENOUGH?”** And Jesus goes on to talk about not worrying about money, about accumulating enough to last the rest of your life. He points to the fact that God, like a good Dad, knows how to—and **loves** to care for his kids. And then Jesus says these incredible words: **“So don’t be afraid, little flock. For it gives your Father great happiness to give you the Kingdom. Sell what you have and give to those in need. This will store up treasure for you in heaven! And the purses of heaven have no holes in them. Your treasure will be safe--no thief can steal it and no moth can destroy it. Wherever your treasure is, there your heart and thoughts will also be (Luke 12:32-34 NLT).”**

1. Jesus had a lot to say about generosity.
About being free to just give—be extravagantly generous—live like a teapot—not a reservoir.

-At the end of Jesus’ life, it’s like he once again reminds us of the truth we talked about 2 weeks ago. Let’s just do a quick review and see if you remember, okay? Who owns? God does. And who manages? We do. God...**owns**; we...**manage**. If you have someone who does your investing for you—who decides how it should be invested? You do, right? And if the investment company managing your money decides to take it for themselves—what’s that called? Robbery. Embezzling.

2. Maybe the most profound thing Jesus said about giving was when he and his disciples were watching the collection at the Temple in Jerusalem. People were dropping in some serious coin. **Ka-ching. Bling, bling, KA-CHIIING!** Then this woman walked by, **Ping, ping!** Two tiny coins—and Jesus stood up and said, “Wow! She gave more than anyone because **she gave all she had to live on**. In other words, **she felt the pinch of giving**. C.S. Lewis said that if our giving doesn’t pinch us, force us to adjust our lifestyle, we’re probably not giving enough. **That’s** radical, isn’t it! And it is totally consistent with everything Jesus said. David once made a powerful statement, “I will not give to God something that costs me **nothing**.”

-But I want to ask you a question. Why do you think God asks us to give—when He owns everything on this planet and could feed the poor, bring economic justice, and supply for every ministry by growing golden acorns on oak trees?

-Why would Jesus bless a poor woman for giving what little she had to live on to a temple system he knew was corrupt? Wouldn’t it make more sense to say to her, “No, no, no! **You** don’t have to give! Only people who can afford it! Giving isn’t intended for **you!** Only for those who have way more than you!”

-Does He need what we have? No. I’ll **tell** you why He asks us to give. **We** need to give. It’s when we give that we become like Him. Something changes in our

value system, and Who we depend on for what when we give. Giving is a part of loving. John 3:16, “For God so **loved** that He gave...” And He gave something that truly **cost** Him—created pain. His only Son.

3. And as followers of Jesus—that is our legacy. I think when Jesus’ disciples watched Him die—his hands nailed open, the soldiers beneath the cross gambling for his last little bit of stuff he had while his blood dripped into the dirt around them—this had a **profound** effect on their hearts. “For God so loved He **GAVE...!**” had this visceral effect on them. And they were outrageously generous people—and as happy and blessed as they were generous.

-I just want to talk about generosity for a minute, just so we’re clear on. Generosity is beautiful. Everyone knows that. And you and I can’t be generous without giving. And you can’t grow spiritually to be the person you want to be and God wants you to be without giving.

4. Think for a moment of some of the things God is trying to build into our hearts. Jesus said that all God wants for us can be summarized by two things. Loving God with everything we are and everything we have—and loving others as we love ourselves. Can you love God without giving to Him? Can you love others without ever giving?

-When you think of qualities like compassion, justice, faith, obedience and joy—our ability to grow in every single one of these areas is **directly** related to our willingness to give.

-When Jesus says, “It’s more **blessed** to give than receive”—it’s the absolute, counter-cultural truth. Think about it for a minute: Have you ever met a joyful stingy person? I’ve met a **lot** of joyful generous persons—but never a stingy, joyful one. I want you to think about your life for a minute—and what generosity really means to you.

- a. I’ll bet you want to stand at the end of your life and look back on it and know you’ve actually helped others—and not just yourself. That you’ve been a compassionate and **generous** person, don’t you?
- b. At the end of your life, don’t you want to look back on it and **know** that you didn’t just insulate yourself from the spiritual and physical need of the world—that people went lonely, foraged on garbage dumps for meals, died for the lack of inexpensive medicines while you stockpiled? That you weren’t the primary recipient of your own generosity?
- c. The Bible deals with this so stridently, friends, because this issue is **huge** in our lives. Giving is the doorway to everything we want to become. If we don’t take a deep breath, put our faith in God—and have the courage to **walk** through that door, we will stunt our own growth. And there is absolutely **no way** God can bless what we have and do what He wants to do.

-Know all this money and stuff we have? The **only** way it can make it beyond this life is when it is placed in God’s hands—and when it is invested in the lives of people He loves. We have **this** life to invest. To think

beyond ourselves. To make a difference. That's what *I* want—and I believe **that's** what you want.

III. THE BAG LUNCH PRINCIPLE

- A. Now. This is the question. If giving/tithing is evidence that we **get** it—that God owns and we manage; if refusing to give is robbing God; if God has made it clear that His blessing rests on generosity; if we all want to be generous people; if we know that giving and generosity is the key to us becoming all Christ has created us to be—and if we know that giving is the **only** chance we have to make our money and stuff count—**why don't we all just DO it!** Really. What holds us back when we know it's right?

-I'll tell you what I think it is. I think the main barrier is fear. We want to give—we're tempted to give—we **almost** give—then this little nagging fear slithers into our mind, What if **we** don't have enough? The voice of **fear** says to us, "Look at your budget. Do you see a lot of extra money floating around there. Exactly **what** are you going to give? Your car? Your food? Your entertainment budget? Your investments? Your insurance? You **can't afford** to give! But **someday** you'll be able to.

Someday—you know, when you have more...when the kids leave home...when the cars paid off...when the mortgage is paid down...when the credit card's paid off...blah, blah, blah." That's what fear says.

-And fear creates blindness. Blindness to what we **could** be, and what we **could** accomplish. Fear is what keeps **everybody** from being the person God created them to be. Hands down. Guaranteed.

-So. What I'd like to do in closing is tell a story about someone—a little boy, in fact, who overcame his fear. His story has been read by more people than almost any other boy in history. It's recorded in John 6:

When Jesus looked up and saw a great crowd coming toward him, he said to Philip, "Where shall we buy bread for these people to eat?" He asked this only to test him, for he already had in mind what he was going to do.

Philip answered him, "Eight months' wages would not buy enough bread for each one to have a bite!"

Another of his disciples, Andrew, Simon Peter's brother, spoke up, "Here is a boy with five small barley loaves and two small fish, but how far will they go among so many?"

Jesus said, "Have the people sit down." There was plenty of grass in that place, and the men sat down, about five thousand of them. Jesus then took the loaves, gave thanks, and distributed to those who were seated as much as they wanted. He did the same with the fish.

When they had all had enough to eat, he said to his disciples, "Gather the pieces that are left over. Let nothing be wasted." So they gathered them and filled twelve baskets with the pieces of the five barley loaves left over by those who had eaten. After the people saw the miraculous sign that Jesus did, they began to say, "Surely this is the Prophet who is to come into the world." Jesus, knowing that they intended to come and make him king by force, withdrew again to a mountain by himself (John 6:5-15 NIV).

1. The story starts with Jesus trying to create a retreat for his disciples. They were still reeling from the devastating news that John the Baptist had been beheaded as part of the entertainment for one of Herod's drunken parties. So, they head to this remote location for a little R&R.

-But this massive crowd of people—5000 men plus women and children--find out where Jesus and his disciples have gone—and follow them. And Jesus, being who He is, has compassion on them. While they were still coming, Jesus murmurs to Philip, “Wow! Look at this crowd! Where are we going to buy bread for them?”

-Philip must’ve been the organizational genius of the group—because he’s immediately doing all these calculations in his mind, “Hmmm. Let’s say one man eats—and that would take this amount...**Jesus! Eight months salary wouldn’t give this many people even a mouthful of lunch!**” And he was right.

According to the numbers, he had it nailed.

2. So, you get the picture—tired, distraught disciples who need some time away; a massive crowd that just shows up with needs—and no resources. No Swiss Chalet’s, hot dog and sausage vendors—nothing. Well, we can’t actually say **nothing**, because there **is** this little boy Andrew found. It would appear that this little kid has the only food for miles—at least the only food that anyone’s going to show in public. I wouldn’t show **my** lunch with 5000 hungry men looking on!
 - a. I don’t know how it worked. I like to think his Mom packed him this little brown bag lunch before he left. You have to understand—5 loaves and 2 fish is not what you think. Like, this wasn’t 5 loaves of whole wheat bread in a plastic wrapper and a couple of smoked salmon like you’d get at Loblaws. We’re talking 5 tortillas and 2 sardines. About enough for a 10 year old boy’s lunch.
 - b. I’d like to know how Andrew found him. I’d like to think that this little guy wasn’t recruited—but simply wanted to be helpful. I believe he heard something of the kafuffle around the topic of food—and came forward and said, “Hey, I have a lunch!!” So Andrew brings this little boy to Jesus and says, triumphantly, “Hey! We’ve got a bag lunch here...”—until, that is, Philip looks at him as if to say, “Are you a moron or something?”
 - c. Jesus **obviously** didn’t know much about the laws of physics, because he takes the little boy seriously. Really! He says, “Have all the people sit down.” He blesses this little bag lunch—breaks up the bread and fish—and gives it to his disciples to hand out to the people. And somewhere between Jesus’ hands and the mouths of the people—a little bag lunch multiplies into this massive feast—probably well over 2 tons, 2000 kilos, of fish and chips.
 - d. Not only was there enough food for everyone, there were 12 **baskets** of leftovers.
3. I find this encounter between this little boy with the bag lunch and Jesus so personally moving. I’ve come back to this story so many times in my life when I felt like I was facing a huge need—and all I had to offer was a bag lunch. And I realized that no matter how small and inadequate and unsure I felt—all I had to do was offer my lunch to Jesus. That’s all.

-You have a bag lunch too, did you know that? It represents that part of us where we feel like there’s not enough to go around. It’s a parent who’s lost a job looking

at 18 years of parenting—and then university bills. It's the single Mom who has four kids—and **all** of them need braces. It's the marathon runner who's already hit the wall at the halfway mark.

- a. This miracle Jesus performed must be quite significant—because it's the only one that gets recorded in all four Gospels. I think we all look at the profound need—like 5000 needy men and their families—and we look at our bag lunch, and we say, “This will never do—so why should I even offer to give it? Why does Jesus need **my** lunch?
-But our **heart** says, “He's God. He doesn't **need** my lunch, but maybe He'll **use** my lunch.” And He does. See, our God has no limitations. He could grow bag lunches on trees. He could bring manna from the skies. He turned 120 gallons of water into 120 gallons of the best wine. Quantity? Quality? Weather? The laws of death and life? He controls them all. We give our lunch—not to help Jesus, but because we **need** to!

- b. I wonder how that little boy felt—giving up his lunch? Kids have a kind of love hate relationship with lunches their Mom's make them—“Ooooo! Brownies! Yuck! Tuna fish.”

-But when you're out in the middle of nowhere—it's **still** your lunch! It's **all you've got!** And even though he's a kid—he probably felt the panic we all feel when we're about to give up our one and only lunch, “**What if there's nothing left for ME?**”

-Jesus knows how we feel. That's exactly why He said in the passage I read earlier, “If you start **obsessing** about having enough, you'll do that your whole life. Do you really want to live that way? If you only understood how much your Heavenly Father loves you, how wealthy He is, and how willing to refill your little bank accounts, you'd be **absolutely fearless** in your generosity!!

-How many of you think this little boy who gave up his lunch lost out on the deal? I'll bet he ate more than he even had in his bag! And he learned something that he would never forget.

Whenever we are willing to place what we have in God's hands—it always becomes more than we could ever imagine! Hey, maybe he took home a basket of leftover bread and fish for his Mom!

- B. Jesus' words to His followers are **so** dead on—and they're for me—and for you. So, **don't be afraid! Don't be afraid! Don't be afraid!**

1. It may comfort us fearful little people to know we're not alone. Jesus performed this exact miracle a few weeks later with some minor changes in the details. The irony is that hours after he did that, his disciples—who had seen both miracles, were stressing over the fact that they only one piece of pita bread to feed 13 of them—and they were in the middle of a lake! Think about that—if Jesus had just done an instant replay on either miracle, the amount of bread would've sunk the boat.

-And Jesus says to them—and I'm paraphrasing—“You don't get it do you? You

both watched and participated in two incredible miracles where bag lunches were multiplied into **tons** of food. You **saw** it, you **heard** it—you even touched it and ate it and picked it up off the ground. But you somehow didn't understand that with God, a little bag lunch is enough.

-We don't give Him the lunch because **He** needs it—we give because **we** need to give and watch what He does.

2. I think I'm beginning to understand the bag lunch principle. I serve a God who is so huge, so big, so big-hearted and joyful and generous—He's **waiting** for an excuse to do something great. But He waits for me to swallow my fear, and give what I have—and sometimes what I don't **think** I have.
 - *Because it all belongs to Him—and I need to let Him know I understand that.
 - *Because if I don't, my heart will shrivel and harden and die in the little bank vault where I store it with all my money and stuff.
 - *Because if I don't, I will never become the greater person I long to become.
 - *Because I need God's blessing on my life to find any kind of contentment.
 - *And because I need to give—I need to learn to love God and others with my money and stuff.

IV. DECISION TIME

- A. Today, in this moment, it's decision time for you. Will you _____ obey God on this issue or not? Will you choose to start giving—or continue giving—that part of what you have that rightfully belongs to God.
 - I'm going to challenge you to do something that's maybe a little unexpected. This is the only issue in the Bible where God challenges us to test Him. So, I'm going to pass the challenge on to you. Let's call it the **Six Month Challenge**. You try giving a tenth—a tithe—for six months and see what God does. If you find that God doesn't keep His end of the deal and honor you—we at The Olive Branch will give you your money back. How's that? And if you think I'm trying to drum up money for this church—give your money someplace else—and I'll personally back it up.
 - I'm dead serious. I am that confident on this—because I know you can't outgive God—and in all my years of teaching, I have never met a single person—not one—who has said, "Yeah, I gave—and I got ripped off."
- B. Let me take it a little deeper. When was the last time you gave in a way that actually pinched you? Where you felt it? Where in giving you felt just a touch of the pain of the person you're giving to who is without God, without food, without ever even touching the things we take for granted every day?
 - Rick Warren, author of The Purpose-Driven Life said that his book has, understandably, made him a millionaire. So. He's started a foundation to eliminate AIDS, paid back the entire salary the church has given him, and started giving 90% and living on 10%. How many of you think he'll come to a day where he'll say, "Wow, I **never** should've given all that!" I don't. What would you have to do for giving to be an act of **faith**?
- C. Friends, the best part of all this is that you grow; you start an investment in the lives and eternities of others; and you become the kind of person you've always admired. And you start this exciting journey of faith.

-Without any hesitation—I want to challenge you to try it cause, see, I know what God will do. Watch this video of some people you'll recognize--who did.