

Grace Made Visible (Part 4) - Stewardship

Matt Chandler – July 6, 2014

If you have your Bibles, why don't you grab them? We'll be in Genesis 1. If you don't have a Bible with you, don't own one, there should be a hardback black one somewhere around you. If you don't own one, just take that, our gift to you. Let's go to Genesis 1. We are moving along in our summer series we entitled *Grace Made Visible*. Just to kind of give you a flyover of where we've been, the first thing we did is we went into the book of Isaiah and looked at what happens to people who have experienced profoundly the grace of God.

Not somebody who can kind of intellectually ascend to, "Yeah, I understand grace," but people who in their guts, in their spirits, at their worst, have experienced God forgiving, lavishing love, lavishing mercy on them despite them. It's not men and women who saw themselves as strong and heard God loved them and thought, "Well, of course he does. That's like hearing my mom loves me. Of course she does." That's not what we're talking about.

We're talking about those men and women who, by the Holy Spirit of God, became aware of their weakness, became aware of their brokenness, became aware of their need for help, and found God despite them to be near, to be loving, to be gracious, to be patient. When that happens, something happens in our hearts. Something happens in our guts. What we said happened, out of the book of Isaiah, was that grace is made visible.

We begin to live our lives in a type of open-handed generosity where we see that all we have and all we are has actually been given to us by God for the glory of God. We see ourselves not as owners of anything but rather stewards of all things that have been entrusted to us so that grace is made visible most often and most easily and most frequently via the generosity of the people of God. That was week one.

Week two, we looked at the generosity of God himself. God the Father sends God the Son, Jesus, and Jesus the Son lays down his life. Nobody takes Jesus' life; he lays it down. Then the Holy Spirit

comes and brings gifts first in the form of rescuing our intrinsic gifts and straightening out their aim.

You remember (if you were here) I have been curious since the day I was born. That curiosity was not put into me upon salvation. It was already there. My curiosity, however, was researching and studying and pursuing sinful things. When Jesus saved me, he straightened out my curiosity so that I became insatiably curious about him.

Then I've always been very passionate. I'm a passionate man. That passion was just set in ways that would destroy me, that would own my soul, that would lead to certain eternal death. He saved me and straightened that out with laser-like focus so that my passion, my curiosity, my ability to research and find, to reason, the way the Lord wired me to reason, all of that was pointed toward sinful gain. The Lord saved me, and the Holy Spirit turned those gifts upon the name and renown of Jesus Christ. That's the first way the Spirit has been generous not just to me but to all of us.

The second way is the Holy Spirit brings gifts that weren't there from our birth. Not only is the generosity of the Holy Spirit seen in the correcting of intrinsic gifts, but then on top of that correction, he lavishes upon us gifts that weren't there, gifts like empathy, compassion, intercession. If you have the gift of intercessory prayer, you didn't have that before you were saved.

That sounds like a bit of a no-brainer. You weren't a lost guy who prayed for everybody. "I don't believe in God, but bless that brother. Will you strengthen him? God, if you exist... I don't think you do, but if you get a chance, would you serve this?" That wasn't there before you were saved. Right? That's a new gift.

Last week was I think a 50-minute rant against the prosperity gospel. I have a special frustration with that. What I said last week is that the prosperity gospel is clearly false. If you don't know what that is, I define it like this. The prosperity gospel teaches that God wants or wills all believers to be physically healthy, materially wealthy, and personally happy.

Not only is the Bible not going to give you that, but your own reality hasn't given you that, has it? Not only is the Bible not going to support that, but actually run contrary to that, but then your own life's experience can't even support it. I said a lot of people then will actually ride the pendulum over and move from prosperity gospel which is clearly wrong into a type of poverty theology where somehow being poor is more virtuous than having money.

I tried to just very quickly show you the amount of men and women in the Scriptures who were actually very successful at what they did, were actually very wealthy people and were still considered righteous. We walked through the reality. The commands of God upon his people to be generous seem to indicate that somebody is working enough to make money.

I said since it's not prosperity gospel and it can't be poverty theology, then how are we to think rightly about our money? Well, that's what we're going to do tonight. If you're a guest, don't get nervous. Again, I don't need anything. I'm very content. This isn't about... We're not building a building. We have no long-term strategy. There is nothing even wrong with that, but the intent here, as we do very well as a church, no debt, are able to walk extremely generously with other ministries and with other organizations...

I haven't come because we need money but rather because your soul needs to be more free than it is. How are we to think rightly about our financial wealth, our resources? To do that, we're going to start in Genesis. I'm going to ask for help, and my expectation is that you'll give it to me. The 5:00 was terrible, so I'm hoping you can redeem what in the 5:00 was a nightmare for me. I just felt all alone up here, like I might as well just have been in an empty room practicing the sermon.

Genesis 1, starting in verse 26. Here we go. Up until this point, God has just been creating. He has created all we know, all we see, just in a sweet rhythm of creation and declaring that what he created was good. From there, we pick up 26. **"Then God said, 'Let us...'"** There's that Trinity again. **"...make man in our image, after our likeness. And let them have..."** What's the word? **"...dominion..."** I'm proud of you. See? There we go.

"...over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.' So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, 'Be fruitful and multiply and fill the earth and...'" What? **"...subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.'**

And God said, 'Behold, I have given you every plant yielding seed that is on the face of all the earth, and every tree with seed in its fruit. You shall have them for food. And to every beast of the earth and to every bird of the heavens and to everything that creeps on the earth,

everything that has the breath of life, I have given every green plant for food.' And it was so. And God saw everything that he had made, and behold, it was very good. And there was evening and there was morning, the sixth day."

Look over in chapter 2. We're going to pick it back up in verse 7. We're going to read the similar story but just with pieces I want you to see. Verse 7 of chapter 2. "**...then the Lord God formed the man of dust from the ground and breathed into his nostrils the breath of life, and the man became a living creature.**

And the Lord God planted a garden in Eden, in the east, and there he put the man whom he had formed. And out of the ground the Lord God made to spring up every tree that is pleasant to the sight and good for food. The tree of life was in the midst of the garden, and the tree of the knowledge of good and evil." Look at verse 15, and then we'll stop and chat. "**The Lord God took the man and put him in the garden of Eden to work it and keep it."**

What we're reading is known by several different names in the world of theology. It's the cultural mandate. It's the creation mandate. Here is the reality of the world in which you and I live. The Bible tells us God has made everything and that everything is the Lord's and that God has decreed and declared that you and I, made in his image, be the viceroys or stewards of his creation so all you have and all I have is God's. There is nothing that exists that is not his.

He has placed us as stewards over that creation on earth so that everything you have and all you are has been given to you by God for the glory of God. If I could distill it even farther, you own nothing. Nothing you have is yours. You are a steward of it all, according to the Scriptures, a steward who will be held to account to how he or she stewarded, but all of it is his and not yours.

That's weird for us. We don't like that, because some of us worked hard. Yeah, you worked hard with the mind God gave you and the body he sustained and with the air he lets you breathe, and on and on I could go. There is nothing you have that is not his. That's why it's impossible to buy him off. You can't give him anything.

C.S. Lewis described that as sixpence none the richer. C.S. Lewis likened us trying to buy God off with good deeds and our money. You know, "He should be really impressed with me giving him this money," with a child who asks his dad for money to buy him a gift. The father is sixpence none the richer.

I had a birthday a couple of weeks ago. My kids bought me presents. Do you want to know how much they spent? I know exactly how much they spent. I know exactly how much it cost to get me the gifts they bought me. Do you know why? Because I bought those gifts for myself via my kids. It was really sweet. I opened the present and was like, "Oh my gosh, come here, buddy. That's so awesome. How did you pick that out?" "Well, Mom took me to..."

I bought that. I saw it on our side of the budget. I saw it. I knew I was going to get that before I even opened it. I did the same thing with both of my... My 5-year-old picked that out? She didn't pick that out. Mom was like, "Well, you should get this for Daddy." "Okay." Then I bought it for myself. After my birthday, I was no wealthier in financial, monetary wealth than I was before. I actually lost money on my birthday.

I gained all sorts of things money can't buy. I'm not going to quote them there, but you know where I was going with that. There are all these things I gained that money can't buy, but it's impossible for my kids to buy me things at this point in their lives and for me to be financially wealthier because of it. It will always be out of my account that they purchase things for me.

This is why you cannot buy the Lord off. You can't buy him off with your good deeds, and you certainly can't buy him off by giving your money to the church every now and then. He cannot be bought. You will never put him in your debt. He's too big, too powerful, and everything that is is his. "I can give him my life." He'll take your life when he wants it. It's still his. You know that's not how it works.

With this in view, that God owns everything, and everything we have is his, how are we to think about money? Jesus is going to teach this in Matthew 6. You don't have to turn there. I'm going to read it, but I definitely want us to have a conversation about it. There are two things here to consider when it comes to our money. From there, we're going to talk about how to be good stewards. Matthew 6, starting in verse 19. Here is what it says.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Let's just start with that block. That block is pretty tough. First, it's a great kind of life lesson. Don't make your treasure be where people can take your treasure from you. Invest in places where you can't be stolen from, where things can't be destroyed, where things cannot be taken from you. Don't invest there. Invest where you can have an eternal reward.

Then gosh, the shot across the bow is, "You want to know where your heart is. Look at your wallet." Would anybody rather than one not be in there? Liars. Yeah, because what this just said is it doesn't matter what comes out of your mouth. Let's see your statement. You're like, "Well, what I really love is the Lord." No, what you really love is wakeboarding. "What I really love is the Lord." No, what you like is fly fishing in Colorado.

Wakeboarding and fly fishing in Colorado are awesome. They just make really terrible gods. He's saying, "Wherever your treasure is, there your heart will be also." From there, let's keep reading. There is this weird section in the beginning, but we're going to read it all the way to the end, and then I'll address kind of the weird section.

"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

In the first block here, he's saying invest eternally, not in a place where it can be stolen or ruined. He ends with, "You will be unable to serve God and money. It's impossible. You'll love one and hate the other. You'll be devoted to one and despise the other, but you will not serve God and money."

Then in the middle, he has this whole section about our eyes and eyes and light and eyes and darkness, and it just seems like an odd text. Here is what Jesus is teaching us in view of financial wealth. He's saying that how you see reality directly equates to the level of darkness you walk in. I think probably a cleaner way to look at this is...

I'm going to age myself here. Growing up, my parents listened to the Carpenters. Karen Carpenter, a great folk singer, had a disease, a mental disorder, eating disorder, called anorexia nervosa. What that is is she would look at herself in the mirror, and she would see... Despite the fact that she was

starving herself to death and her skin was just hanging on bone, she would see herself in the mirror and go, "I'm fat." She starved herself to death.

She was incredibly wealthy. Anything she could possibly want at any time, and she starved herself to death because the light in her eyes was dark. How she saw the world was inconsistent with reality, and it got her killed. What Jesus is teaching here is how you see money matters, and if you see money in the wrong light, it is destructive. It will own you. It will drive you. It will lead to perverse things, so we must strive to see money correctly.

He has already helped us with that when he first and foremost says, "Treasures should be stored up in heaven." That'll be the first one. The second one is money makes a terrible God. To pursue it, long for it, desire it, having to have it leads to all kinds of perversion, death, destruction. Light eyes means seeing Christ and the ways of God as the treasure to be pursued.

Not rejoicing in poverty, not believing we get health, wealth, and all of those things, but just simply seeing that the real treasure to be had this side of glory is Christ himself and walking in accordance with his Word. Then how are we to think about our money? I'm going to get overly practical at some point, but I want to tell you two things I think we need to think about when we think about money, and then I'll give some practical ways to do that.

1. *Money must always be obtained through honest gain.* Let me give you some of the Proverbs here. Proverbs 10:2 says, "**Treasures gained by wickedness do not profit, but righteousness delivers from death.**" A few chapters later, Proverbs 15:27 says, "**Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live.**" Proverbs 22:16. "**Whoever oppresses the poor to increase his own wealth, or gives to the rich, will only come to poverty.**"

What the Bible is teaching us about how to pursue wealth is let's work hard. I've said it dozens of times here. I want you to be as successful as you can possibly be, speaking of business or whatever you do in your career path. I think you should aspire to it. I think it is a good thing to have godly ambition and to work for the glory of God, but we should not and shall not be people who sell out to get there.

We don't stab anybody in the back. We don't oppress the poor. We don't make shady deals. We don't piddle around with numbers. That's not who we are to be. Pursue success, men and women,

but pursue it as men and women of God. We don't lose our family along the way because that's our first calling. To buy our families trinkets and toys at the expense of our presence is the most foolish investment any man will ever make.

She doesn't need \$200 jeans. She needs you. He doesn't need yet another car. He needs his dad. He needs his mom. It's a foolish investment. Let's not make it, men. Let's not make it, moms. We don't get wealthy. We don't pursue wealth at the loss of our uprightness. One of the things we've just been researching lately concerning us entering into some of the neighborhoods around here that kind of walk in the most difficult poverties in our areas that some of the men and women, some of these corporations, own these apartments around here.

They're basically slumlords. They have jacked up the price of rent on these apartments. I know a family we have just kind of been loving on. Their pipe broke, and there is sewage pumping out right in front of their door. We're literally going to have to pull some legal in to get this done. The guy knows it's there and is doing nothing about it despite the fact that there are kids all over. This is a man getting wealthy off the oppressed and poor. That's not how we are to gain wealth.

We are to run from anything that lacks integrity, anything that lacks uprightness, and anything that would make us gain at the expense of others. Pursue success, men and women, but don't lose your soul. God has been very clear. He will not deal kindly with those who oppress the poor, those who take advantage of the weak. How could we even when we were weak, he came and saved us?

2. *Money must be cared for diligently.* Let me give you two texts here. The first one is a strange one, Proverbs 27:23-24. "**Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations?**" I'll give you one more, and I want us to talk about how we care for money diligently.

It says in 1 Corinthians 4:2, "**Moreover, it is required of stewards that they be found...**" What? "**...faithful.**" Stewards are going to be found faithful. On top of that, the Bible says, "count your herds. Know well your flock. Know well your herds. Know well what is going on with your wealth." Why? Because it's not your wealth. You're a steward.

Know well the resources you have. Why? Because they're not your resources. They have been entrusted to you for you to steward for the glory of God. How do we care diligently for the money God has given us via his grace? Let me go two ways, and we'll get really practical.

The first is whether you make \$1 billion a year or whether you make a grand a year, you should be operating out of a budget. That's just simple, no brain, step one, this is how you steward faithfully. You have a budget. If you're in here, you're like, "Well, we're making enough money that it has never been a big issue."

It has always been a big issue because every dollar you have is God's granted to you to steward faithfully for his glory. Again, even if you're a billionaire, you should have a budget. You should know what you have. You should know how you're operating within that budget. If you don't know how to budget, then there are all sorts of tools that can help you with this.

We actually have a group here at The Village that what they do is they sit down with people and help them come up with a budget. If you haven't been trained, don't have a background... It's a rare thing. In all the discipleship groups I've run through over the last 12 years, most of the men who have come through are young men and have no clue how money works. Part of that is the fatherless society we're in, and part of it is that's a trait fathers haven't really passed on well to their kids.

I've literally had to at times play a "cash out" game with them. We'll get fake money. I'm like, "Okay, where is your rent? Okay, there's your rent. Well, what are you spending on groceries? Brother, have you ever gone grocery shopping? Then you know..." Some brothers are like, "You got everything organic? I have a family of five. I'm not spending that. How much are you juicing?"

We worked it out. "Where is the electric?" They have no ability to think this way. Really we have a group here who sits down with men and women and helps them, walks them through it. "This is how a budget should look." Now, let's talk for just a second. If you're in here, and you're so jammed up with debt that the idea of a budget makes you nauseous, let's chat about debt.

First of all, I'd be the first to say there is a type of debt that happens that ultimately is just life in a broken world. I have come across men and women who we have counseled who have had a massive kind of medical explosion thing that occurred, emergency surgery, follow up, all kinds of things that have jammed them up really, really bad and have for years to come.

Then I actually had a good friend at the church who started a business. The business plan was great. Everything was moving along, and then for unseen, no way you could watch it coming factors, his business went under, and he moved back in with his mom at 34. That stinks. It just literally...

Seasoned businessmen were saying, "It looks great. I think you'll kill it." There are certain things you can't see coming.

Does anybody have a Sony Walkman? Remember that yellow one, the Sport? Is anyone still using that? You're not. You know what you can't buy anymore unless you're like paying more for it than you should online? A yellow Sony Walkman Sport. Why? Because the iPod showed up. Then it got smaller. Then it got smaller and smaller and smaller.

You just didn't see it coming. That happened fast. We were flipping that thing over. Then we moved to CDs. CDs were here for like a decade. There are times debt happens, and it's not because you're foolish, and it's not because you're greedy, and it's not because you have a wicked heart. It's just that the world is broken, and stuff happens.

There is also a type of debt that is foolish and exposes our hearts for what they are, and it must be dealt with. Here is the mirror I want to put in front of all of us today. What drives us to buy things we can't afford? What drives us to do that? What drives us to buy houses that are well outside of what we can afford, to buy cars that are well outside of what we can afford, to buy clothes that are well outside? What drives us? What does that in us?

There are all sorts of things it could be. Is it simply that we're hedging our bets? Do you know what I mean by that? I've come across some... I don't really know how to categorize the conversations I've had with people who, just in case... They feel really trapped between two worlds because if this Jesus thing doesn't pan out, they really want to kind of enjoy life and enjoy that, but if he's true, "Gosh, we better be standing over here because we don't want..."

They kind of straddle both worlds, and they jam themselves up in debt trying to take advantage of life here because they're not quite sure if life here is what the Bible promises. What gets exposed in some debt is you're not a believer, because there is no such thing as a halfway heart when it comes to the Lord. We might not be where we want to be, and he moves us along incrementally.

If in your head, you're going, "I want to enjoy life now because this might not be all I hope it's going to be," I'm saying that should lead to some introspection. What drives you to buy what you cannot afford? So much of the marital counseling we do here is birthed out of foolish debt, playing the part. What do they call it? Keeping up with the Joneses. In this city, that's funny because there really are some Joneses who are crazy wealthy.

Why do we feel better about ourselves when we have new stuff? I try to talk about this as often as I possibly can. Why do new clothes, new technology, new cars make us feel like we're better people? We're not. We're not better people. Yet the marketing you and I inhale nonstop is if you have this, you're a better person. If you have this, you're going to be happier of heart. If you have this...

Here's what's crazy. It works for an instant, doesn't it? Just for a second, it works. I can legitimately feel cooler in new stuff. I feel for a second cooler when I get a new laptop or a new... It's so dumb. I know it's stupid. I feel better about myself, and I'm thinking, "Why do I feel better about myself? I don't know, but I do." Right? There is this kind of drug-like effect trinkets and toys have on us.

We must pay attention to what is driving us into debt and the purchase of things we simply cannot afford. Many of us are in houses we should not be in. Many of us are driving cars we should not be driving. We have justified it. We have looked at the mirror and made justification. "Oh, it's a carnival mirror. It's not legit." We have jammed ourselves up and enslaved ourselves in dozens of ways.

How do we steward well the resources God has given us? We get on a budget. Budgeting is not fun. Can we just get everything on the table? I hate budgeting. I hate it. Every Friday, I sit down, and I work through our family budget, and I'm always grumpier afterward. It's not because I'm broke. It's just because I don't want to use my day off to flippin' budget.

"Honey, what is this? This Target here. I don't know if it's groceries or clothes. These supercenters are driving me mad." Every dollar is the Lord's, so I want to make sure I know what I'm doing with his money because I don't own everything. He has trusted me with much. Many of you have been trusted with much more than I have.

With that said, that brings me to the second point. The second point is that money must be used in a God-honoring way. How do we walk in good stewardship? The first is we have a plan. We make a budget. The second way (and I'll press on this) is money must be spent in a God-honoring way. Before I read a text, let me just stop us here lest you get nervous.

If you're like, "Man, after this, we were going to go get some fajitas and just go have some Mexican food with some friends. Now, is that God-honoring? Can I get a steak and a good Cab with that steak now, Chandler? What in the world? I'm confused. Why are you taking this from me?" I'm not taking it from you. In fact, I would encourage this.

If you're on a budget (and I'll add another piece to it in a second) and you can enjoy in such a way that you understand it's coming from the Lord to be enjoyed for the praise of his glorious grace, then I say partake. If you're on a budget, within that budget you can order that steak, get those fajitas, and order that bottle of wine, then hit it. Get it. If you can't, then don't. If you can, grab a steak. Order two bottles of wine as long as there is a big group. Sinners. You guys make me sick. Really? Two bottles of wine for just you and your spouse? You guys disgust me.

With that said, let's look at this. Proverbs 3, starting in verse 9 says this. **"Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."** Honor the Lord with your firstfruits. Spend your money in a way that honors the Lord.

What do we do with this, "Your barns will be full, and your vats will burst forth with wine"? That sounds prosperity, doesn't it? Well, flip over in your Bible to Philippians 4. It's a long way from Genesis 1, but I believe in you. I'm going to start in verse 14. All right. Here we go. This is the apostle Paul writing via the power of the Holy Spirit to the church at Philippi.

The apostle Paul was a man who hated Jesus, persecuted the church, and then God saved him. Lest you feel bad about where you are in life, Paul was much worse and then ended up writing by the power of the Holy Spirit much of our New Testament. Starting in verse 14:

"Yet it was kind of you [church at Philippi] to share my trouble. And you Philippians yourselves know that in the beginning of the gospel [my gospel ministry] when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only. Even in Thessalonica you sent me help for my needs once and again. Not that I seek the gift, but I seek the fruit that increases to your credit."

That sentence right there is one of the things that separates out prosperity preachers from gospel preachers. "I seek not the gift but what the gift buys. I'm not in this for money. I'm in this for gospel gain." When you sow into this ministry, you're sowing into gospel gain, not into the ministry itself. Do I need to tease that out farther?

Beware of brothers whose ministry is about their ministry, but rather their ministry be about the ministry of the King. For where I'm giving, I'm looking for churches planted. I'm looking for

unreached people reached. I'm looking for those types of opportunities to invest not in a brother's suit wardrobe or not in his jet fuel, even though having a suit isn't wrong and flying in a plane is not wrong.

I'm just saying for me, where I'm going to throw my dollars is at the brothers planting churches and planting churches in hard places. I'm going to give to the brothers in tough ground doing difficult things, needing Holy Spirit power and needing money to make it work. Watch where he goes after this. Verse 18:

"I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. And my God will supply every need of yours according to his riches in glory in Christ Jesus."

Coming off of that Proverbs text, when the apostle Paul writes back to the church in Philippi that has given generously to his gospel ministry of planting churches all around Asia, he sends back to them, "My prayer for you is that you would be blessed out of the abundance of riches found in Jesus Christ." He says, "What you're going to get back for your generosity is greater faith and greater understanding of Christ as Lord." That's the prosperity we can count on, and it delivers a hundred fold more than more money in our accounts.

Practically speaking, let me tell you a couple of ways I've seen people operate that honor the Lord and how they spend while being able to kind of navigate the, "Should I get that? Should I do this? Should I go here? Is a vacation okay?" That can all feel kind of paralyzing when you start talking about money. In fact, I always get nervous talking about money because I'm afraid some godly, full of the Holy Spirit, wealthy man who gives a ton away is going to feel guilty going back to his BMW.

I don't want you to feel guilty about that, all right? If you're walking as the Lord would have you walk, I want you to rejoice in God's goodness. Let me walk through a couple of ways I think you can spend and a little grid you can walk through that I have personally found helpful. For my family, here is what we have done.

Since the beginning, what we have done is set aside a percentage we're going to give away. That's what we've done. We have a certain percentage. That percentage is going to go away. There is what we give to the church, and then there is a percentage we just want to be generous with. That's

supporting missionaries, supporting church planters. That is giving to works overseas. That percentage just doesn't change.

As what I have made annually increased, all we've done is just that percentage has grown. We've never tweaked. That percentage is always the percentage which we're simply going to give away. We're not going to take it and use it for this. We're not going to take it and use it for this. "This year is kind of tight. We're just going to take it." We just haven't done that. That's a set, "We're going to take this percentage, and we're going to give it away."

We did that early because I have a wicked heart. I'm just being straight with you. I like nice stuff in a way that is not good for my heart. I'm the son of a truck driver. We just didn't have... We were macaroni and cheese and hamburger folk. That's just kind of what we ate. We just never had a ton of nice things. Nice things are nice. I like them. In a bad way, I like them.

Years ago, I came to our elders and said, "I don't want to take money for outside speaking. I want it to come to the church. I don't want money for my books. I want it to come to the church." Then I'm going to put the weight of judgment on you to decide how you travel or how you treat me and my family. Let God judge the elders if I'm not taken well care of, and I am taken well care of. This church is extremely generous to my family and me.

When I'm gone and my job is gone, if I'm not here and I'm not preaching somewhere, if I'm leading A29, if I'm over in Europe encouraging planters, I go as an extension of you. I'm not getting paid for that. You pay me. This church pays me. All that other stuff funnels in to here because I can be bought. I don't want to be bought. I would totally whore myself out, and I can't have it. Don't laugh. You would too. Are you telling me you wouldn't whore yourself out? You totally would.

I could justify it. Do you know the Bible verses I could use to justify it? "Don't muzzle the oxen." Have you heard that one? "A workman is worth his wages." Find me some pastors who are preaching six or seven times a weekend. I'll go speak for some of those brothers. They have one Sunday morning service. I'd just start getting bored. "Really? You just go home now? Are you serious?" I can play the game, but I don't trust me.

I trust the men God has put in place here just in glad submission. I just set the percentage, and we just kind of give it away. Then from there, I have other friends, and here is how they do it. My other friends just said a long time ago, "We're not going over this line." When they got to that line, they

just stayed there. They just weren't going to buy into the lie that they needed more, needed to get bigger, needed a bigger house, needed a nicer car. They just weren't going to do it.

They just kind of put the line down and said, "We're going to live like this." A couple of those brothers have been on the *New York Times* Best Seller list. They have made millions and millions and millions of dollars and live in these great little houses, these 1,800-square-foot houses. They have just sown into the kingdom and given into the kingdom.

Watch how it works. Here is how you make the decision on how to spend. Do you go on that vacation? Do you do this? Do you get the new car with the seat heaters? God knows you need that in Texas, right? Do you do the back patio? Do you build out there? Do you get your daughter a horse? How do you make these decisions?

Here is how you make the decisions. "Here is my budget. Here is what we've decided to do so we can't be owned by our money. We're going to give away this percent, or we're not going across this line." I have the budget. I can do it and rejoice in it and understand it's a good gift from the Lord. If you can make that because you have that generosity clause in your budget, now buy and celebrate. The Lord has been good.

For us, I have my little percentage. We're not balking on that percentage. It's set. It's non-negotiable. Regardless of what comes in, regardless of what we make, it's set. We don't negotiate. "Do you want to back that down? The kids are in school now, and there is more..." No, no, no. It's set. From there, we go, "Can we buy this and see it as a good gift from the Lord?" If the answer is yes, then I've never felt guilty about the purchase. We've rejoiced in it.

In that grid, most of what we've enjoyed has been delayed, so I've become a master in reverse engineering. Even now, my wife is saying, "I'd really like to get this." So I threw out three or four bids, sat down and looked at the bids and said, "Okay, we can do that here." When we get here, we'll do it, but we're not doing it until we get here." There is delayed gratification, and that's not a bad thing.

Hear me. Generosity enables you to participate in massive, God-sized, beautiful things, to sow into things that yield a type of return that would blow your mind. Do some research. Don't just throw money around. That's not being a good steward. I've already given you some of mine. I want to

support church planting and church planters just because statistically, nothing reaches lost people for Christ like new church plants in places where there aren't any gospel churches.

I want to support guys who are doing the hard work. In fact, a good chunk of our money goes to a good friend of mine who is working to plant churches in the Middle East. He has a great church there. He has a great kind of school there that trains these pastors, and they're hitting all sorts of countries I will not name now. I want to get behind that brother with all I can. It's awesome to do that stuff. I love it.

Then just to have a little section on the budget where, "Oh, this brother needs some tires. He can't afford it. I remember when I was making \$12,000 a year, and I was driving like an Indy 500 car just because I couldn't afford new tires. Let's get this brother..." Right? Just being able to be generous. If you're saddled with debt, if you're walking in foolishness, you can't do it. If you don't have a budget, it's harder to do it.

Here is how we'll end. These texts kind of just set a mirror right in front of you. What we can do, like every week, is we can look in the mirror of the Word of God, and we can decide that either this is showing me who I really am, or we can begin to justify that that's not really what I look like. My hope is that as the mirror of God's Word reads you, you would be able to confess and repent, and that feeling of guilt...

Don't ever hate conviction. Conviction is a real gift from God because what flows over a soul that understands it is broken is almost always the grace, mercy, and forgiveness of God, which increases our worship and empowers our obedience, so don't despise conviction. It's a gift. Let me encourage you to sit down with your husband or wife. Let me encourage you if you're single to sit down with people who can hold you accountable.

Let's just be honest this week and go, "I'm not on a budget. I'm just living paycheck to paycheck. I'm all jammed up with debt. We're morons. I'm driving a car I cannot afford. I love that car. I can't believe he said that. I'm in a house I can't afford." Let's be honest. Let's confess, and let's repent so that we might be happy-hearted in our generosity as stewards of God on high. Let's pray.

Father, thank you for these men and women. I thank you for an opportunity just to be read by your Word. I know these things press on my heart, so I pray, Father, you would press them on the hearts of these men and women. I see so much conflict and loss in this place over playing the part, putting

on the veneer, acting as though we are further along and more successful than we are. Help us with such foolishness, and may we live to please you and steward well what you have graced us with for your glory and our joy. Help us, Father. It's for your beautiful name, amen.

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