## Why Do We... Give Finances to God's Kingdom?

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Date: 22 May 2022 Preacher: Kevin Murphy

[0:00] Now, if you're new to Watermark, we are doing this preaching series, this five-part series called Why Do We Do That? And we're looking at things that we as Christians do, things that healthy churches do, and we ask, why do we do those things?

And so a few weeks ago, we looked at, why do we gather on Sundays? And the answer is, we gather because the Christian faith is a communal faith. And we gather to encounter the living God and to be encouraged in the gospel together.

Why do we talk about the gospel all the time? Well, because the gospel is not just for those that aren't Christians to become Christians. The gospel is also the way you grow as a Christian. If you want to grow in your faith, you've got to dive deeper into the gospel and apply it to our hearts and lives.

Why do we take communion? Well, because the communion is a meal that Jesus hosts, and He invites us as a family to come and feast on His grace. Now, this morning, we're going to be talking about a topic, why do we give finances to God's kingdom?

Why do we give finances to God's kingdom? Now, a confession up front. I have this whole week been back and forth whether we should do this, right?

[1:07] So on Monday, I thought, okay, this is good. And we planned this months ago. And on Tuesday, I thought, this is a bad idea. Okay, let's just talk about something much simpler and less controversial, right?

And then on Wednesday, I prayed about it, felt, no, actually, this is good. This is what God wanted us to do. And on Friday evening, I was having doubts and thought maybe I should work all the next 48 hours and start all over again and do something else.

And why do you think that is? Well, you can tell, right? One of the reasons is over the last couple of weeks and months, we've actually had lots of guests and new people coming to visit Watermark.

Some of you are new for the first time today. And one of the last things in the world that I want as one of the leaders is for you to think, oh, okay, we're one of those churches, right?

That always talks about money and always whipping people and beating us and say, give more. Actually, the last time we spoke about this was three years ago, May 2019.

[2:04] And so my people approval, love of man issues are coming to the surface, and I've wanted to back away. So let me say a couple of things up front. The one is two things.

I want you to know that as one of the elder pastors, I actually don't have any idea who gives financially to Watermark and who doesn't. In fact, I don't think any of the elders do.

And so you could give a million dollars to Watermark, and I would never know. You could have been part of Watermark for 12 years and never have given a single cent, and I won't know that.

And that's a very deliberate decision because as elders, we don't want to treat anyone differently based on financial giving. And so maybe just as a side note to say maybe you're very wealthy and you've given a lot and no leader has ever thanked you or written a card.

That's because we just don't know. The accountants know. The bookkeepers know. But we as leaders actually don't know who gives at all. The second thing I wanted to say up front is Watermark's actually not in a financially precarious situation.

[3:07] And so this isn't coming out of like, hey, guys, money's tight. Let's quickly pull out the money talk. And, you know, actually, year-to-date, things are pretty break-even. Things are fine. And so why do we talk about this?

Well, there's a number of reasons, but one of the reasons, why do Christians talk about this? Why do Christians give finances to God's kingdom? Well, we're going to get into that. But one of the reasons is because we all deal with money every single day, especially in a city like Hong Kong.

For some of you, maybe you steward your family's investments and you're moving millions of dollars around every day. For some of us, maybe money's really tight.

And buying that drink at the vending machine, you've got to think twice about that. Because every dollar you spend, you've got to really watch it. In other words, it doesn't matter where you are on the socioeconomic spectrum.

All of us deal with money every single day. But money also has a way of creeping into our hearts. And it really can affect us. Just think of how many families fight and argue about finances.

[4:11] Just think of how much relational tension there is in our lives and in the city in which we live because of money. Money is such a small thing in God's kingdom in light of eternity.

And yet, it has a way of becoming such a big thing in our lives. And so, as a church, we want to talk about the real things of life. We don't just want to talk about theology and justification. We want to talk about things like sex and marriage and transgender and all that kind of stuff like we did last year.

Next year, we want to talk about faith and work and how do you approach your work in light of the gospel. And so, we want to talk about these real things. And today, we want to talk about money. Okay. So, with that introduction, let me explain the context of our passage.

And then, Angie is going to come and read the passage to us today. So, we're going to look at 2 Corinthians chapter 8 and 9. Very famous passage. And the context is this. The Apostle Paul is taking up a financial offering for the Christians in the province of Judea.

And previously, on his missionary journeys, he had spoken to church in Macedonia and he had spoken to church in Corinth. And said, listen, this church needs some help. Will you take up an offering for these Christians in Judea?

[5:20] And the reason is because it seems there was a famine that hit Judea. Basic food prices had shot up. And these Christians in Judea were really struggling. And so, Paul had previously spoken to them.

And they said, yes, we'll do that. We'll take up an offering. And you can take that money to the Christians in Judea and serve them. And now, Paul, the Macedonian church had actioned this.

They'd done the offering. And now, Paul writes this letter to the Corinthians. And he's writing to them. And part of the letter is saying, I'm going to send Titus. And he's going to actually collect the offering that you said you're going to take up.

And bring it back to Judea for these Christians. Okay. So, that's what's happening in the letter. He's writing them to say, that's what you previously said you're going to do. I encourage you to do it so that we can bless these Christians in the province of Judea.

Okay. That's the context. And on that note, Angie, will you come and read God's word to us? The reading this morning is from 2 Corinthians, chapter 8 and 9.

Starting in chapter 8, verse 1, we read. We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia.

For in a severe test of affliction, their abundance of joy and extreme poverty have overflowed in a wealth of generosity on their part.

For they gave according to their means, as I can testify, and beyond their means of their own accord, begging us earnestly for the favor of taking part in the relief of the saints.

And this, not as we expected, but they gave themselves first to the Lord, and then by the will of God to us.

Accordingly, we urge Titus that as he had started, so he should complete among you this act of grace.

[7:33] But as you excel in everything, in faith, in speech, in knowledge, in all earnestness, and in our love for you, see that you excel in this act of grace also.

I say this, not as a command, but to prove by the earnestness of others that your love is also genuine.

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you, by his poverty, might become rich.

And in this matter, I give my judgment. This benefits you who, a year ago, started not only to do this work, but also to desire to do it.

So now, finish doing it as well, so that your readiness in desiring it may be matched by your completing it out of what you have.

[8:45] For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have.

For I do not mean that others should be eased and you burdened, but that as a matter of fairness, your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness.

As it is written, whoever gathered much had nothing left over, and whoever gathered little had no lack.

Then in chapter 9, verse 6, the point is this. Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

[10:00] And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

As it is written, he has distributed freely. He has given to the poor. His righteousness endures forever.

He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.

You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

For the ministry of this service is not only supplying the needs of the saints, but is also overflowing in many thanksgivings to God.

By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ.

And the generosity of your contribution for them and for all others, while they long for you and pray for you, because of the surpassing grace of God upon you.

Thanks be to God for his inexpressible gift. This is the word of God. Great.

Thank you, Angie. Okay. Maybe one thing I just wanted to say, I also forgot to say. If you're with us this morning, you're not a follower of Jesus. As Jeremy said earlier, there really is no expectation for any giving or anything.

Maybe you can read this in light of why do Christians do this? Okay. I'm not a Christian, but Christians seem to do this. Why do they do it? Well, hopefully we can make sense of it. Now, in the New Testament, there are actually four kind of categories of people or recipients that God encourages the church to give towards, Christians to give towards.

[12:21] The first is to the local church that they're a part of, okay, for their ministry. The second one is to missionaries or mission agencies or organizations to take the gospel beyond, right?

The third one is to the poor and the vulnerable, the marginalized and the hurting in our city. And then the fourth one is to your own family and your family members to take care of your own family.

Now, if we're honest, this passage is not talking about the first one. It's actually talking primarily about the second and the third, giving to missions and mission organizations and to the vulnerable and the hurting, the poor and the marginalized.

And so it's good to recognize that this passage is actually not talking about tithing, about giving to your local church. But what it does show us is the motivations that Christians have for giving their finances towards God's kingdom endeavors, whatever that is.

Now, one of the other things that's interesting about this passage is that the motivation that Paul gives is very different to the way that many churches motivate people to give finances. Look at what Paul does here.

[13:26] Look what he says in chapter 8, verse 8. He says, I say this not as a command. In chapter 9, verse 7, he says, Each one of us must give as he's decided in his own heart, not reluctantly, not under compulsion, for God loves a cheerful giver.

So Paul's urging them. He's encouraging them. He's appealing to them. But the one thing he's not doing is coercing them. He's not manipulating them. He's not putting them into a corner.

He's asking them to complete what they had originally already agreed to complete. So if Paul's not manipulating them or coercing them, what is the reason that he gives for encouraging them to steward a portion of their finances towards God's kingdom?

Well, in this passage, we see a couple of reasons. And let's look at them. The first one is, he says, why do we do that? Why do we give our finances to God's kingdom? Firstly, it's an act of grace.

It's an act of grace. I don't know if you noticed when Andrew was reading, how many times the word grace appeared in the passage. In the Greek, it actually appears ten times.

- [14:32] It's not always in English. You don't see it. But look at chapter 8, verse 1. We want you to know, brothers, about the grace of God that has been given to them. 8, verse 6. We urge Titus that as he started, he should complete among you this act of grace.
  - 8, verse 7. See to it you excel in this act of grace. 8, verse 9. For you know the grace of our Lord Jesus Christ. 8, verse 19. He is appointed to carry out this act of grace.
  - 9, verse 8. God is able to make all grace abound to you. 9, verse 14. The surpassing grace of Christ Jesus. What's Paul saying? He's saying generosity is an act of grace.

Okay, well that's good theological language. What does that actually mean in real English? Well, what he means is this. Well, I'll explain this way. In the Bible, grace, what is grace?

Grace is, one way you could think of it is unearned favor. Unmerited kindness. It's when someone is kind to you, but not because you've earned it or you merited it. It's just their unearned kindness.

Okay? Now, Professor John Barclay from Durham University wrote a book called Paul and the Gift of Grace. Chris told me about this book. And in this book, he argues that in the New Testament, grace, there's three expressions of grace.

Firstly, grace is always a person. It's the person of Jesus Christ. How do you encounter grace? You encounter Jesus. You don't encounter Jesus, you haven't encountered grace. Grace is always a person.

It's not a thing. But secondly, grace is always God's gifts to us. So it's his gift of forgiveness of sin. It's his gift of righteousness. It's his gift of justification. But it's also his practical gift.

It's his gift of our families. It's his gift of our natural gifts and our abilities. It's the gift of our job and our work and our children. These are gifts of grace. But in the New Testament, grace is never just a one-way transaction.

Like God gives it to you, you take it, and Bob's your uncle. I'm a happy fellow. Grace is always a relational dynamic. And what he means by that is as you receive God's grace, his gift of grace, it passes on through you to others.

Okay? So God's grace comes to me and it passes through me to others. That's a gift of grace. So let me give you a very practical example, right? You're at work and you make a big mistake.

And your boss should fire you. You've lost the company, a lot of money or something. And what do they do? They extend unmerited kindness to you. They say, hey, it's okay.

Don't make that mistake again, but we'll let it pass. And then one of your subordinates makes a mistake. What do you do? You remember the kindness that your boss showed to you, that grace to you.

And what do you do? You say, it's okay. Try not to do it again. Let me help you. You see, the kindness that has come to you passes through you to others. Does that make sense? Let me give you another example.

You are moving apartments. And so you say to your CG members, guys, I need some help. Saturday afternoon, please come and help me move my apartment. Okay? And they say, sure. And so they all come Saturday afternoon and they help you move your apartment.

[17:53] And two months later, somebody else says, hey, guys, I'm moving my apartment. What do you do? The grace that you've received extends the grace you pass on to others.

And so you say, sure, I'll be there and I'll go and help. So grace is unearned kindness, but it's not just this one-way transaction. It's a relational dynamic. And actually in the New Testament, this is the way that Christian living is always motivated.

So remember, Paul says, he says, be kind and tenderhearted to one another, forgiving each other, just as God in Christ forgave you. The forgiveness that I've received from God in Jesus, I then pass on to others.

Or think about how Paul says, husbands, love your wives. Why? Not just because that's what you should do. Because think of the way that Christ has loved you. Or think of how in Colossians, Paul writes and says, masters, be, let me just get here.

Be, treat your servants justly and fairly, which in the first century is a radical idea, right? Remember in the first century, slaves are a piece of meat. Nobody thought that they were humans.

[19:02] They're your property. But he says, no, no, no, masters, you treat your servants justly and fairly. Why? Because remember, you've got a master in heaven. Now Paul's not saying, listen, God is watching you.

What he's saying is, when you were a rebel and went your own way, how did God, your master, treat you? He sent his son to die on the cross. And so the grace you have received, let that flow through you to others as well.

Okay, are you tracking with me? Does that make sense? So what does Paul say here? In this passage, he's saying again and again and again that the resources that we steward towards God's kingdom is God's grace to us, flows through us, and is an act of grace.

As we encounter Jesus and his unmerited favor and his kindness, that flows in our lifestyles, including in our finances. And that way, our giving becomes an act of joy.

Okay? So it's an act of grace. But secondly, it's also an act of faith. Look at what happens in this passage here. Look at chapter 8, verse 2. He's writing about the Macedonians, and he says, In a severe test of affliction, their abundance of joy and their extreme poverty overflowed into a wealth of generosity on their part.

[ 20:21 ] So the Macedonians, their generosity to the Judean Christians down the south wasn't out of their abundance. It wasn't like they had tons of resources, and they're saying, Okay, well, I guess we could spare some.

Actually, in their poverty, in a moment of faith, they said, God, we're going to trust you that we don't have a whole lot, but we're going to trust that you're going to take care of us. In other words, their giving was an act of faith, not an act of calculation.

And this is actually how worship was always done in the Bible. Remember in the Old Testament, how did you bring your worship? You bring the first share of your crops. So you harvest your crops. You bring the first share, not what's left over at the end.

Why? Because it's an act of faith. It's an act of saying, God, I'm trusting my life into your hands. I'm not trusting what's in my bonds. And what this means is that generosity is always a matter of heart, not a matter of the quantity.

The issue is not how much we give. It's our heart. Remember, at one point, Jesus is in the temple, and he's watching people putting money into treasury, which that alone is an interesting idea.

[21:29] Jesus is watching them put in the treasury. But at one point, somebody comes with this treasure chest. He wheels it in, this treasure chest full of gold coins.

And he lifts it up, and he bags on the table. Oh, 100, 200, okay? All these gold coins. An hour later, a widow comes in, hobbled over with her cane, and she drops two little pennies into the treasury.

And what does Jesus say? She has given much more than him. Because for her, it was an act of faith. It was an act of saying, God, I could do with this money, but I'm trusting you.

Look at what Paul says about these Macedonians. He says, in their extreme poverty, it wasn't that they were taking up a multi-million dollar relief effort. In their poverty, they didn't have much to give.

But what they did do was they gave themselves to God, and in response to that, they gave themselves to the Judean Christians. And that leads us to the third thing, which is, it's not only an act of grace, it's not only an act of faith, it's also an act of worship.

[22:36] Because look at how Paul describes it in 8 verse 5. He says, they gave themselves first to the Lord, and in response to their worship of God, they stewarded their finances towards this kingdom endeavor.

What's Paul saying? He's saying their giving, their generosity, was actually an act of worship. It is a way of them saying, God, you are glorious. You are sovereign. My life belongs to you.

And part of that is all that I am and all that I have, I give to you. It was an act of worship. What is worship? Worship isn't just singing songs. Worship is describing the worth-ship or the worthiness of God, that he is God, and he has all that we have, and all that we are belongs to him.

Do you remember a few weeks ago, we looked at Deuteronomy 6, right? And Moses says, hear, O Israel, the Lord your God. The Lord is one. You shall love the Lord your God with all your heart, soul, and strength.

And the Hebrew word there for strength is the word moed, your resources, your ability. And that's what's happening here. These Macedonians are saying, God, with our resources, with our ability, we're going to love you.

[ 23:47 ] And part of that means we're going to steward our resources towards your kingdom. Now, I've got a confession here in my own life, right? Part of the way that our family stewards our finances is, and it ties to Watermark, is there's an electronic automatic payment that goes off on the 29th of each month, okay?

Set up years ago, that's just how it works. And that works well for us because it means if you're sick or if I'm on holiday or church is online or I'm in quarantine, it just goes off.

It's done. But one of the shortcomings of that is if I'm honest, my giving is seldom done as an act of worship because it just happens automatically.

And so in light of this week, one of the things I've decided is that each month when I see my tithe going off to church, I want to pray a simple prayer and say, Father, this is not just an automated action.

This is an act of worship. God, out of the joy of what you've given me, receive this as a gift of my worship, okay? So that's one of the challenges that I've felt this week.

[24:51] Okay, are you following me? Is this okay so far? Okay. So let's get really practical here very quickly. What happens if you feel like, okay, I want to give to God's kingdom and that may be to watermark.

It may not be. Okay, that's another discussion. But I just can't afford it. It's my first job and I can't afford it. I've just had triplets, okay? And I can't afford it or whatever it is.

What do you do practically? Let me offer four suggestions. First thing is, make it a matter of prayer. Bring your budget before God in prayer and say, God, this is my budget.

You know my budget. God, I want to honor you with my budget. Okay, make it a matter of prayer. Second thing is, I'd say, maybe examine your lifestyle a little. Because it's easy to say, given my lifestyle, I can't afford it.

But maybe we don't need to eat out 40 times a month, right? Or maybe we don't need that 17th pair of shoes. Okay? So examine your lifestyle.

[25:55] Third thing I'd say is, maybe start where you can. Maybe for some of us, to give \$50 towards God's kingdom is going to be a real act of faith.

That's going to really stretch it. You're going to need to really trust God for that. I'd say, that's great. Start with where you can. And then the fourth thing I'd say is, talk to someone who's really wise about finances.

This church is full of people that are really wise. Go to them and say, hey, would you mind helping me with my budget? I think of Colin Farrell, Karen Empuy, Bernard Angie, Oscar and Celeste, Ed and Trish.

There's a whole bunch of people that are really wise. And talk to someone that's wise about it. Okay? So, an act of grace, an act of faith, an act of worship.

Fourthly, why do we steward our finances towards God's kingdom? Well, it's an act of, it's an investment in kingdom venture. Look at chapter 9, verse 10 and 11 with me.

[ 26:53 ] Paul here says that money is actually like capital. You're able to invest it in something that can give you a return on your investment. But it may not be a financial return on investment.

Look at what he says here in verse 10 and 11. He says, He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.

So, Paul here is using the imagery of a farmer. He's saying you're a farmer and you've got a big bag of seed here next to you. Okay? And what do you do with that seed? Well, most of it you should eat.

Right? You've got to put food in your stomach. You should eat it. Grind it into bread. Make flour. Make bread. And enjoy it. But some of it you should also sow so that next year you have a harvest and you can get more seed.

If you eat all of the seed now, you're not going to have anything to eat next year. But if you sow all of it now, you're not going to have anything to eat now. So, he's saying, picture your finances like a bag of seeds.

[ 27:58 ] Some of it, most of it, you should eat. You should pay rent. You should pay your kids' school fees. You should buy clothes. But some of it you should also invest. Okay? So, he who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and thus increase your harvest of righteousness.

So, he's saying as you invest it, you're going to get a return and that will be a blessing to you. But it may not be a financial return. So, Paul's not saying, listen, you invest \$1,000 in God's kingdom and you've got a million dollars coming your way.

That's not what he's saying. Right? Because he says, you will be enriched in every way so that you can retire early and drink pina coladas. Oh, no. Sorry. I misread that.

He says, so that you can be generous and that will produce thanksgiving to God. For the ministry of the service is not only supplying the needs of the saints but is overflowing into many thanksgiving to God.

Okay? So, you need to work with me here. Paul's saying as you invest your finances in God's kingdom, what is the return that you're going to get back? Okay? It might not be finances.

[29:10] It might be that God, I think God promises to take care of us. That's true. But he actually says two things here. He says, one, there will be a return of righteousness. What that means is something of the goodness of the kingdom of God will come to our city, to the area in which we live, that ministry.

So, think about this. Every dollar that someone gives to Watermark, okay, a portion of that goes to sons and daughters to help those that are trapped in the sex industry come out of the sex industry and be free from that.

Every dollar that someone gives to Watermark, a portion of that goes to inner city ministries to help the ethnic minorities in Jordan and Yamate to be fed and discipled.

Every dollar that someone gives to Watermark, a portion of that goes to young lives to help single teen moms to love and nurture their kids so that their kids don't get put back in the system and to help those moms to know and encounter Jesus.

So, he's saying that the investment in God's kingdom, there's a return. And what is that return? It's righteousness. It's goodness coming to our city. But he also says the return is also thanksgiving.

[30:15] In other words, worship to God. And so, one of the things, if I think about Watermark, I wonder, I was going to make you stand, but maybe I won't do that. If we think about the last 12 years, how many people have come to faith, become Christians, come to know Jesus Christ through Watermark Church?

I mean, there must be tons of us, but I'll just rattle off a couple of names if you don't mind me embarrassing you here. These are some of the people I thought of. Think of Alfred. I think Alfred's teaching kids ministry this morning. 18 months ago, came to know Christ.

Jerry, who's in Shanghai this morning, came to know Christ March last year through Franklin Teresa. Dorcas, through the youth ministry. Nikki, came to know Christ a year, two years ago this very week, 31st of May 2020, right?

Ashtar, who came to know Christ in November last year. Michelle and Albert, who now live in, I think there's a Canada or the U.S., came to know Christ six or seven years ago through, I think also Franklin Teresa.

Echo, came to know Christ through the Mandarin ministry a couple of years ago. June, who was helping with the cars this morning. I don't know if June's also teaching kids ministry. Two or three years ago.

[31:25] Ellie, who now lives in the U.S. Ryan, I saw Ryan here this morning. Henry, Henrika, Marilyn, Freya, and tons of others. Those are just the people that I thought of in the last couple of years.

Now, of course, in God's sovereignty, those people could have come to faith in other means. But you know what God used to bring that? Part of it was that 12 years ago, there was a church called Island ECC on the east side of Hong Kong that decided to invest in the planting of a new church on the west side of Hong Kong so that people would come to know Christ.

The investment to God's kingdom has given a return of not only righteousness, but also thanksgiving and worship as people have come to know Christ. Does that make sense? Last thing.

It's an act of grace. It's an act of faith. It's an act of worship. It's an investment in kingdom venture. Last thing. It's a picture of uncommon unity.

So I explained earlier before Angie came and read the context of what's going on here. Now, if you know anything about first century political dynamics, what was one of the main issues in the church in the first century?

[ 32:41 ] Well, one of the main issues was the relationship between the Jews and the Gentiles. It wasn't very good. The Jews didn't really like the Gentiles and there was not much love lost between them.

The Jews had a whole lot of words for Gentiles and they weren't very nice words. Okay. They called them dogs and other derogatory things. In fact, one of the main issues was when Gentiles became Christians, the Jews wondered, should we welcome them into our churches?

Or should they go form their own churches? Because we don't want those unclean people to come in here and make us unclean. It's kind of like, sorry if this is a bit crude, it's kind of like a Russian person wearing a Russian flag walking into a Ukrainian church these days.

Okay. The reception is going to be a little frosty. Right. So that's what's going on in the first century. Now, the Christians in Judea, who are they? They Jews.

Right. And the Christians in Macedonia, Corinth, who are they? They Gentiles. And what's happening here, Paul writes to these Gentiles and he says, listen, the Jewish Christians are struggling.

[ 33:49 ] And I want you guys to take up a lavish love offering to help these Jewish Christians. And what's happening? They do it. Why?

Because it's a picture of this radical, it's a picture of heaven on earth. It's a picture of those who, apart from the gospel, would never be united with these group of Jewish Christians.

But in the gospel, they've become brothers and sisters. Look at chapter 8, verse 3 and 4. Paul writes, he says this, They said, Paul, these are our brothers and sisters.

We know we don't look the same. We don't speak the same language. Culturally, we're different. But in Christ, these are our family. Please, can we take part in this love offering? In other words, their giving is a demonstration that they belong to a different kind of world and a different kind of kingdom.

Okay. Why do we give our finances to God's kingdom? It's an act of grace. It's an act of faith. It's an act of worship. It's an investment in kingdom venture. But it's also a picture of heaven on earth.

[35:05] Now, in the last few minutes, I want to ask and answer one very important question. How do we destroy the love of money in our lives? How do we destroy the idol of money?

Because if we're honest, we can say, yes, yes, I know. That's a good idea. I should do that. But just knowing it's a good idea is not enough to loosen in my heart the love of money.

Okay. So how do we do this? Well, there's a couple of ways. Let me suggest a couple of ways we could do it. The one way we could try is through resolve and determination.

So we say, that's it. I'm tired of being a stingy person. God doesn't like stingy people. No one likes stingy people. I'm going to become a generous person. That's it. Okay.

But I don't think that really works. I don't think that really changes my heart. Let me tell you why. About three years ago, the last time we spoke about finances as a church, I was so challenged and so convicted that I did something about it.

Okay. The first thing is we spoke to Claire and we said, we're going to reorganize our budget. We're going to change our giving. Okay. It's a good decision. The second thing I did was on my Excel spreadsheet, which is my budget. I put two things.

The front page, I wrote, Kevin, love the Lord your God with all your heart, soul, mind, and strength. And secondly, think steward, not owner. In other words, every time I open my Excel spreadsheet, the first thing that comes to my mind is, you don't own your money.

It's God's money. He's trusted it to you as a steward. Well, do you know how long that that motivation lasted? About a week, right? So the first week I was really challenged.

Do you think it has any impact on my heart now? No. I see it and I just go right past it and I look at the numbers, right? In other words, inspiration is good for a moment, but inspiration doesn't last.

It doesn't dislodge the loves of my heart. If my heart loves something, I can bend it, but pretty soon that love is going to be back. Here's another way. I tried something else.

[37:15] Eight months ago, I go to my buddy Oscar. Where's Oscar? I say, hey, Oscar, I'm concerned that I'm not a generous enough person. In fact, when I look at my budget, there's this constant tussle.

I want to be more generous, but I also want to save more. And I want to go through my budget with you. Will you sit down with me and look at my budget, look at all the numbers, and I want you to tell me whether you think I'm generous enough.

And I want you to challenge me. And so Oscar says, sure thing. Well, that was eight months ago. Do you think we've sat down? No. Do you know why?

Because accountability is a good thing, but you're only as accountable as you want to be accountable. You can put all the accountability structures in place, but if your heart doesn't want to be accountable, you're going to find ways to dodge it, right?

In other words, inspiration is good, but it doesn't last. Accountability is good, but it's not going to change the loves of my heart. But in this passage, Paul gives us another way, a way to destroy the idols and the love of money.

[38:17] Look at what he says in chapter 8, verse 9. Actually, starting verse 7, he says, As you excel in everything, see that you also excel in this act of grace. I say this not as a command, but to show that your love is genuine.

Verse 9, For you know the grace of the Lord Jesus Christ, that though he was rich, yet for your sake he became poor on the cross, so that you, by his poverty, might become rich.

Okay, what's Paul saying here? Paul saying that the way to suffocate the love of money in my own life is not through sheer determination, not through inspiration, not only through accountability, but by becoming, in the words of Julian's song, by surveying the wondrous cross.

In other words, by becoming more enamored by the love of Jesus for me, becoming more secure in the faithfulness of Jesus to me, becoming more satisfied in the person of Jesus, and becoming more in awe of the majesty of Jesus and what he's given me.

In other words, the more I know what I have in him, and that what he gives me when he gives me himself makes me infinitely rich at his expense, the more that will dislodge the idols of my heart.

Okay, so let me explain what I mean by this. For some of us, maybe, we feel poor when it comes to control, or freedom, or independence. And so we think to ourselves, if only I had more money, if I could get to that target, I would finally be free.

Right now, I'm a slave to the boss, I'm a slave to the company, I'm a slave to the markets, and my boss owns me. If only I could get to 20 million, or 30 million, or 50 million, finally I'd be free.

No one would tell me what to do. And then I could be independent. But Jesus says, would you really be free? Would you really be free? Jesus says that only if the Son sets you free, are you free indeed.

In other words, the way to really be free, to be truly free, is not by getting to a number, it's by recognizing how free you are in Christ. That when Christ went to the cross, and became poor for you, you became rich in freedom, because Jesus says that if you're a Christian, the boss doesn't own you, the company doesn't own you, the markets don't own you, your family doesn't own you, He owns you.

And He sets you free. Does that make sense? He became poor, so that through His poverty, we can become rich in all the ways that we think we're poor. For some of us, maybe we feel pleasure poor.

[41:02] We feel like life is such a ball. I'm trapped on the treadmill of life. If only I had enough money, then I could do what I really wanted. I could travel the world. I could eat at fancy restaurants.

I could go on ski holidays. No one would have to tell me what to do. I could do whatever I want, whenever I want. If only I had more money, finally I could enjoy life. And Jesus says really, Jesus says fullness of life is not found in a bank account.

It's found in knowing that through His poverty, we become rich in all the ways that we think we're poor. Jesus says if you had all the money in the world, you could go on all the holidays you wanted and all the restaurants you wanted and buy all the clothes and the shoes and the watches and handbags you wanted, you actually still wouldn't be satisfied with life.

Because fullness of life is not found in stuff. It's found in a person. Jesus says, I came and went to the cross and became poor so that you can be rich in the very area where you think you're poor.

Friends, maybe for some of us we feel relationally poor. We feel like I'm all alone. No one loves me. No one will look up to me. No one respects me. But if I had enough money, if I could save much or pull off that deal, people would finally respect me.

[42:11] People would show me respect. People would love me. I would get friends. I'd get a partner. Finally people would approve of me. My family would accept me. And Jesus says really? Don't you know that some of the wealthiest people in the world are some of the loneliest people in the world?

Jesus says that acceptance and approval is not found in a bank account. It's found in Him. In the one person who loved you enough to go to the cross for you, who became infinitely poor so that you could become infinitely rich in the very way that you think you're poor.

And that if you come to Him and accept His love, He will give you all the approval and the affirmation that you need. Because He became poor so that you can become truly rich.

You know, for me, do you know what my issue is with money? My issue isn't approval. I don't think money can buy you friends. My issue isn't control or independence. My issue is not so much pleasure.

I don't really need tons of new gadgets and that kind of stuff. For me, the reason why I'm not as generous as I want to be is because of security and safety. I often fear that I'm not saving enough.

One day I'm going to have to stop working and I haven't saved enough. And so for me, the issue is I tend to hoard money and I'm not as generous as I wish I was because I'm always thinking about will I have enough for the future?

Okay? And so for me, one of the issues is if someone gave me a million dollars, I know what I'd do. I'd probably save it all and I wouldn't be any more generous. Okay? That's not a head thing.

That's a heart thing. So what do I need to do? I believe in my heart often that money promises me some kind of level of safety and security.

If I can save enough, my future will be safe and secure. And you know what that means? I justify greed by calling it prudence or stewardship. Okay?

This is just a little confession moment. Friends, what do I need to become a more generous person? I need to remember that Jesus Christ, though he was infinitely rich, became infinitely poor on the cross so that I, who am really poor in safety and security, can become infinitely rich.

[44:22] Knowing that the one who, though he had all things, gave up his son so that my future is ultimately secure. When I know that Jesus Christ and my future and my life is utterly safe in him because Jesus, who is rich, became poor for me so that I can be rich in him, I contend to be generous.

As Romans says, if God gave his son, how will he not also with him graciously give you all things? Do you see what I'm saying there? Friends, as I preach the gospel, the riches of Jesus, to my own heart, do you know what it's going to do?

It's going to loosen my hand so that I can become a more generous person. Paul writes this, as you excel in everything, see that you also excel in this act, this grace as well.

I say this not as a command, for you know, brothers, the grace of the Lord Jesus Christ that though he was rich, yet for your sake he became poor so that we, through his poverty, might become rich.

That's why Christians steward their finances towards God's kingdom. Let's pray together. Lord Jesus Christ, as we look at this really challenging subject and topic and passage of scripture, God, I firstly want to just ask that by your spirit that you will help none of us to feel condemned or coerced or manipulated.

[45:44] God, if any of us do feel that, I pray that you will set us free from that. God, I also pray, won't you help us to see the riches of the gospel, that God, our life and our safety and our security and our freedom and our pleasure and our relationships are not found in what's in our bank accounts.

It's found in the person of Jesus. And as we encounter your grace, that that will help us to live lives of grace to others. God, I pray this in your awesome and your gracious name.

Amen.