

Rooted Week 8 - Money Myths

It was her prized possession, her brand new Bayliner boat. Her freshly waxed finish glistened as the sun spilled over the hull. Her brilliance reflected in the crystal water that gently lapped at her side. As she started it up the engine purred like a kitten, and when she applied the power it roared like a lion.

There was only one problem. It ran like a turtle. No matter how much power she applied to the throttle, the boat wouldn't get up to speed. She was sluggish. Every maneuver was awkward as the Bayliner seemed bogged down. Finally, in frustration she drove her boat to a nearby marina.

The mechanic at the marina gave the boat a complete topside inspection. As you might expect from a new boat, everything seemed in perfect working order. So the mechanic jumped into the water to give a quick look under the hull. Moments later the man surfaced choking on water as he was laughing uncontrollably. Still firmly attached to the bottom of the boat was the trailer.

Similarly, many Christian lives are similarly bogged down. Their spiritual growth is sluggish. They seem to have little power in their spiritual lives. Why? Even their best spiritual efforts seem lethargic at best. Why? Because their spiritual lives are bogged down by their love of wealth and possession. The pursuit of worldly goods has consumed their desire for the things of God. Instead of honoring God with all they have and experiencing the freedom that comes from trusting in his provision, they cling to money and possessions. Instead of loving the treasures of God, they love the trinkets of this world.

All of this acts like a trailer still attached to the boat. It's excess baggage. It only hinders, not helps. It is so easy to be influenced by the greed and materialism of our culture; to hoard, instead of give; to cling instead of trust; to have our vision confined to this world, not the next.

Some of you are already beginning to shift your weight and sit on your wallet. "Uh oh, he's talking about money." Most of us don't like hearing a sermon on stewardship. Let me let you in on a secret. Most preachers don't like preaching sermons on stewardship. You don't expect to hear many "Amen's" or get enthusiastic hugs afterwards as someone tells you, "Thank you preacher for convicting me about my money."

But before you tune me out or settle in for a nice 30 minute nap, hear me out first. Stewardship is about much more than the offering plate or the church budget. It's about how we handle all that God's given us. When I talk about stewardship, I'm not talking about a mere 5 minute part of the service, I'm talking about all of life. Stewardship is a very practical matter that affects the majority of our waking lives.

However, having a Christian view of wealth and possessions and a biblical understanding of

stewardship is incredibly difficult in our culture. Let me ask you ten questions that help draw into contrast the way the world views wealth and the way God views it.

1. Is there too much month left at the end of your money?
2. If life were monopoly, which property would you need to own to be happy?
3. Would you teach a child to spend, save, and give their money the way you do?
4. Did you ever feel like cheering when the offering was announced?
5. At offering time, do you think about how much you can give, or how little?
6. Do you believe you have earned everything you have, and more?
7. Do you ever buy anything so others will envy you?
8. Do you limit your spending by any other standard than your income?
9. Is your credit card debt so much that you don't have money for the things you need?
10. Are you in control of your wealth and possessions, or do they control you?

Stewardship is a very practical, everyday matter. But because of the materialism of our culture and our own sinful nature, it's hard to be honest about money matters. There are several myths about money and stewardship that keep us from seeing money the way God does. When we learn to view money the way God does, it can revolutionize our lives financially. So, this morning, we want to expose these myths, and understand the truths they hide. Then we can see our way clearly and learn to view money the way God does.

Myth #1 The Church is Only Interested in my Money

Perhaps the most common myth that pops up whenever the church starts talking about money is that the church is only interested in my money. The church just wants what I have. People get resistant, protective and even hostile when the church starts talking about money. "Keep your hands off my wallet" is the motto of many.

Sadly, this isn't entirely a misconception. There have been many charlatans masquerading as preachers and evangelists that have bilked their followers out of millions of dollars. Many televangelists teach a wealth and prosperity gospel, and the only ones who get rich are the fraudulent evangelists as people send in their money for miracle prayer cloths and non-existent orphanages. There have also been prominent ministries that have been caught mishandling donated funds.

Truth: The Church is Interested in your relationship to money.

Despite their prominence these are the exceptions, not the rule. The truth is the vast majority of churches and ministers aren't after your money. And they aren't interested in you only because of your money. What we are interested in is your relationship to money.

A. God Is Interested in Your Relationship to Money.

Why would we be interested in your relationship to money? Well first of all, because God is interested in your relationship to money. Let me put this in perspective. There are 500 verses in

the Bible concerning prayer. There are less the 500 concerning faith. There are about 100 concerning baptism. However, there are 2,350 verses concerning money and possessions. God has a tremendous interest in your relationship to money. Now, in case you're thinking, "Well, I bet most of those verses are in the Old Testament, and probably don't directly apply to my life." Listen to this. God is not the only one deeply interested in your relationship to money.

B. Jesus is interested in your relationship to money.

Jesus is intensely interested in your relationship to money. 16 of the 38 parables that Jesus told deal directly with stewardship. In fact, 1 in 10 verses in the gospels deals with wealth and possessions and our attitudes towards them. Jesus talks about this issue more than any other.

So don't get mad at the church or the preacher for talking about money. We are merely reflecting what God has put in His word, and what our Savior has taught us. But why does God place such an emphasis on money? That brings us to our second myth.

Myth #2 My Money Doesn't Affect My Spiritual Life.

The second myth is that my money doesn't affect my spiritual life. Most people, including many Christians go though life thinking that finances and spirituality are two separate, distinct parts of life. Ministers are okay preaching as long as they stick to "spiritual" things, but when we start talking about money, we're not preaching anymore, we're meddling.

In the 12th Century, crusaders from Europe went to Israel to recapture lands of the Bible from the Muslims. Though the Crusades were sponsored by the Roman Catholic Church, many non-Christian mercenaries were hired by the crusaders to fight in their place. Since it was believed they were on a holy mission, the church insisted that these mercenaries be baptized. Their commanders agreed and so the mercenary armies were marched into the river to be baptized, but when they were baptized they kept their sword and sword arm upraised out of the water. This symbolized that this was the one thing in their life that Jesus did not control. They had the freedom to use their swords in any way they wished.

Many Christians today handle their money and resources in a similar fashion. They have, in effect, held their wallet or purse out of the water and in essence saying, "God, you can be the Lord of my entire life except for my money." They will not surrender that area of their life to the Lordship of their savior. Moreover, they think they can be good, faithful Christians without letting Jesus be the Lord of their wallet, their purse, their checkbook, their credit cards, their bank accounts.

Truth: Our spiritual lives are directly impacted by our relationship with money.

The truth is, however, that our spiritual lives are directly impacted by our relationship with money. In fact, it is impossible to distinguish or separate our spiritual lives from our attitude toward wealth and possessions.

Why does God place such an emphasis on money, as we saw before? Wealth is a great spiritual barometer. It is one of the best indicators of spiritual maturity. How we acquire it and how we spend it show much about ourselves. What's important to us. What our values are. What are dreams and goals are. What we depend on and trust in. All of these things can be revealed by our money.

There is a very real sense in which our money represents us. How we use it expresses who we are, what our priorities are, and what's in our hearts. We can claim all we want that our faith in God is most important to us, but if we don't put our money where our mouth is, then it is evidence that our true commitment lie elsewhere.

Our relationship with money is so integrally tied to our spiritual lives, because so much of our lives are spent in exchange for it. Think about how much your life is spent in connection to money. How much of your week do you spend working to earn money? Then how much time goes into spending that money, saving it, and investing it. How much time goes into paying bills, balancing the checkbook, and managing accounts? How much time goes into taking care of and maintaining the things that we buy with that money. If you take out the time we spend asleep, you can quickly see that the vast majority of our lives are spent in connection to money in some way. No wonder God is so interested in our relationship to it.

Jesus is absolutely clear about the connection about our wealth and our spiritual lives.

Matt 6:19-24 NLT

*19 "Don't store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal. 20 Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. 21 **Wherever your treasure is, there your heart and thoughts will also be...**24 "No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. **You cannot serve both God and money.***

Luke 16:10-12 NLT

*10 "Unless you are faithful in small matters, you won't be faithful in large ones. If you cheat even a little, you won't be honest with greater responsibilities. 11 **And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?** 12 And if you are not faithful with other people's money, why should you be trusted with money of your own?"*

So you can see that our money and our attitude toward it does directly impact our spiritual lives. In fact, we will not be able to grow spiritually and become all that God wants us to be unless we deal head on with our relationship with money. If Jesus is to be our Lord and Savior, he must be Lord of our wealth and possessions too. This brings us to the third myth.

Myth #3 God is Only Interested in 10%

This myth says that God is only interested in 10% of my money. This comes from an Old

Testament law where the Israelites were to give God the first 10% of whatever they made—their money, their harvest, whatever. So many Christians think God is only interested in 10% or whatever amount they put in the plate, and the rest is theirs to do with as they please. Some believe once they've put their money in the offering their stewardship is done. Give God the amount he wants, then the rest is yours.

With this view, we will, at best, view stewardship like paying our taxes. Of course, since when has the IRS been happy with 10%? At worst, we will view giving like paying the mob protection money. But God is not interested in a payoff. He's not handing out blessings in exchange for cash. In fact, God is not interested in 10% or 5% or 15%.

Truth: God is interested in 100%

The only percent God is interested in is 100%. God wants to be lord of all. It all belongs to him to begin with. It is all his. The Bible clearly states that God is the ultimate owner of everything. Ps 24:1 says, *"The earth is the LORD's, and everything in it.*

The world and everyone and everything in it belong to him. Not only does all of your wealth belong to him, you belong to him. Lev. 25:23 specifies that he owns the land; Hag. 2:8 the silver and gold; Ps. 50:10 every animal the cattle on 1,000 hills.

The earth is the lords and everything in it. The next verse makes it clear why it's all his. It is all his because he is the creator. He made the world and all that's in it, so it's His, *"For he laid the earth's foundation on the seas and built it on the ocean depths."* As Christians, He doubly owns us and all we have. Because Jesus died for us on the cross. 1 Cor 6:19-20 says, *"You do not belong to yourself, for God bought you with a high price."*

This brings us to the very essence of stewardship. Stewardship refers to how you handle things that belong to someone else. A steward is someone who manages the resources and accounts of another.

Since everything we have ultimately belongs to God, we understand that we are only stewards of all that we have. God has entrusted us to use these resources in way that best fulfills His purpose and brings glory to Him. Christian stewardship is the grateful and responsible use of all that we have as gifts from God and in the light of His purpose as revealed in Jesus Christ.

Stewardship is not something that happens once a week in a church service, it is a lifestyle. Stewardship is how we handle all our resources 24/7. It is when we put money in the plate. It is when we go to the store. It is when we insert our credit card. It's when we use our mouse and click "Add to Cart." It's when we use our finger touch the colorful rectangle on our phone that says, "Buy now with 1 click." It is when we go to the ATM. It is when we write out a check.

Christian financial guru Larry Burkett observes, "When we acknowledge God's ownership, every spending decision becomes a spiritual decision. No longer do we ask, 'What should I do with my

money?’ The question becomes ‘Lord, what do you want me to do with your money?’ God is not interested in only 10%, he is interested in 100%.

This morning we have seen three money myths that keep us from have a godly attitude toward our money and possessions. The first myth is that the church is only interested in my money, but the truth is that we are interested in your relationship to money. The second myth is that our money doesn’t affect our spiritual lives, but the truth is that our spiritual lives are directly impacted by money. The third myth is that God is only interested in 10% of what we have, but he wants to be Lord over all that we have.

The A&E cable network has a series called biography. It’s run off and on since the early 60s. Each episode depicts the life a notable person with interviews, narration, photographs and stock footage. Some of you love reading biographies. Others would rather watch paint dry. But doing a biography is an art all its own, and I once read about what goes into writing a biography.

Some of the most sought after records by biographers are financial records – Bank statements, credit card bills, checkbook registers, and such. More than anything else a biographer can learn about a person’s priorities, goals, and desires from what they did with their money. Let’s say someone is writing the story of your life, and the only records they have are your financial records. They have your 1040s, your checkbook registers, your credit card statements, and your bank statements, all your online transfers.

From looking at these things what would the biographer conclude about your life? What is important to you? Where does your heart lie? What would they conclude is your life’s purpose? Would the see a life of faith and trust in God? Would the see a life marked by contentment? Would they see a commitment to the kingdom of God and generosity toward others? With every penny we spend, or every penny we keep safely in our purse or pocket, we are writing our own biography.