

Honor God By Using His Resources Wisely

DARRELL DELANEY

I was once in a conversation with a believer in Christ who didn't believe we needed to continue with the practice of tithing. She said, "That's a tradition from the Old Testament, and it doesn't need to be followed anymore." So, she doesn't tithe. We agreed to disagree about this, because I believe in tithing, and still do. Well, who was right? In this episode of *Groundwork*, we will not only look at the concept of tithing, but stewardship in general, so that we may know what God requires of us. Stay tuned.

SCOTT HOEZEE

Welcome to *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Scott Hoezee.

DARRELL DELANEY

And I am Darrell Delaney; and Scott, we are in part three of our four-part series on God and money—on finances, and how believers are supposed to look at money and what they are supposed to do to actually bring glory to God. So, in the first episode, we talked about what the Old Testament says, and in the second episode we talked about what the New Testament says; and in this episode, we are going to talk about the concepts of stewardship and tithing.

SCOTT HOEZEE

And this episode we will be both in the Old and New Testament, because, as you just said in the opener, Darrell, some people think tithing is old...it is Old Testament...Hebrew...ancient Israel stuff, but not for the Church...not today. So, we are going to try to say that, no, it is actually part of the whole Bible. It is rooted in the Old Testament, but it is pretty clear from what Jesus says, from what Paul and other writers in the New Testament say, that it is still relevant; but we want to begin...we will go to tithing in the next part of this program, but we are going to begin with that first concept you mentioned, Darrell, *stewardship*; and a foundational text for understanding what it means to be a *steward* is Psalm 24:1:

The earth is the Lord's, and everything in it.

It is God's world, not ours.

DARRELL DELANEY

Exactly; so, because he owns everything, no Christian can say: This is my money, I am going to do what I want to do with it. The scripture specifically says that even the very body of a Christian belongs to Christ because he bought it with a price. So, there is no mine and my and me. It is really about God, and it always will be for the believer; but just to give a working definition of the word *steward*, a steward is a person who is called to, or has been entrusted with a possession, let's say an estate. They are not the owner of the estate, but they act on behalf...they have been given the authority of the owner to take care of the estate; and they work in the best interests of the person who owns the estate.

So, if you see that concept, you see how easily it translates to how God wants us to relate to things that we own...possessions, money, relationships. They are actually his, and we are stewards, so we act on the behalf of the owner. Whatever we do should honor him.

SCOTT HOEZEE

Probably in most of our lives we don't have a parallel to this, though some very wealthy people who have been very blessed with a lot of wealth, they will have a financial manager who works for them. They actually pay this person to help them manage their money. It is not their money...it is not the manager's...it is not the steward's...this is like a steward...it is not the steward's money; it belongs to the owner, but the steward needs to act in accord with what the owner wants or he probably will find himself out of a job...

DARRELL DELANEY

Right.

SCOTT HOEZEE

If he squanders the money or gives it to a cause that the owner doesn't believe in, that will be the end of his career. Well, the earth is the Lord's and everything in it. So, what we do with what we have is reflective of God's will, because we recognize it is God's money; it is God's house; it is God's planet.

DARRELL DELANEY

And God has clearly communicated what he wants us to do. So, if he wants us to spend it, we will spend it; if he wants us to save it, we save it; if he wants us to give it, we give it; but not everybody hears a booming voice from heaven, so that is why the financial advisor that you mentioned was good, because he puts people around us who can actually help us practically. We can learn from family members...we can learn from them...we can learn from investors; but then, in scripture, we can see that he teaches these things on how a believer is supposed to interact with money, and there is one right here in 1 Timothy 6, of an example.

SCOTT HOEZEE

Timothy is a young pastor working, we think, in Ephesus, and Paul has this to recommend to Pastor Timothy: 1 Timothy 6, starting at verse 17: Command... (a strong word) Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸Command the rich to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

DARRELL DELANEY

It is beautiful how, in the last episode, we talked about Jesus saying: Store up treasures in heaven; but he didn't exactly say practically how to do it...

SCOTT HOEZEE

Right.

DARRELL DELANEY

But then Paul gets the revelation and gives it to Timothy, and tells him practically how people who have an abundance of resources are supposed to store those treasures up; and also, to not put their hope in wealth, because God is our source: Lord...capital L...that is the Lord Jesus, and not mammon or money. So, we put our hope in him and not in the things that we have.

SCOTT HOEZEE

Jesus says something like that, what you just said, Darrell. In Luke 12, there is this incident where somebody...Jesus is talking about something else, but suddenly, out of nowhere, this guy who has a grudge with his brother: ^{13b} "Teacher, tell my brother to divide the inheritance with me" (But Jesus just says: I am not going to do that; but then he tells this little parable): ¹⁶ "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ [Then he said, 'I know what I will do.] I will tear down my barns and build larger ones, and [there] I will store all my grain and my goods. ¹⁹ And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink

and be merry.”” ²⁰But God said to him, ‘You fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ ²¹So it is for the one who lays up treasure for himself and is not rich toward God.”

DARRELL DELANEY

And in this story, Jesus is saying in essence, don’t work so hard that you gain the whole world and lose your soul; because your soul...it is priceless. There is no price you can put on it; and because this man in the parable was so focused on possessions and hoarding them and greedy, he built a bigger barn for himself, but these things are what we are supposed to stay away from. As a matter of fact, Paul puts greed in the middle of a long list of things that we are supposed to be staying away from and moving away from as believers in Christ; and God wants our character and heart to change by helping us to understand what contentment is.

SCOTT HOEZEE

Clearly, although Jesus doesn’t spell it out in that parable in Luke 12, we just looked at, but obviously, the man who was successful isn’t condemned for being successful. He is condemned for saying: I am going to keep it all for me. I don’t have enough room for all this stuff. He should have said: Ach; I am going to give it away. I am going to open a stand at the farmer’s market and sell stuff...for free. You know, it is just going to be a free-for-all because God has clearly given me enough to share with others. No; instead, he said: I am set for life! And Jesus says: You are set for *this* life, but not for the next one; and that is the only one that is going to last.

DARRELL DELANEY

Unfortunately, if we are not careful, then our possessions will become more important to me than they should; but Paul actually has a remedy to this in Philippians 4, where he talks about being content whatever the circumstance. He says, picking it up at verse 11. He says:

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. ¹²I know how [what it is] to be brought low, and I know how [what it is] to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. ¹³I can do all things through him [Christ] who strengthens me.

So, we see that Paul is entrusting himself to God. He is the one making sure that he doesn’t need to take matters into his own hands, whether he has a lot of things or a few things; and now, the question is: How do we honor the Lord with it? So, coming up next, we are going to talk about that. Stay tuned.

Segment 2

SCOTT HOEZEE

You are listening to *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Scott Hoezee.

DARRELL DELANEY

And I am Darrell Delaney; and Scott, we have been talking about the concept of stewardship, and how we know that the steward is not the owner, and the steward acts on behalf of the owner, because the owner has entrusted the steward with the resource; and the steward is to do their best to honor the wishes of the owner; and if that is God, the owner, and the steward is us, and the resource is money, we are called to honor God with it.

SCOTT HOEZEE

It is God’s money, so we treat it like it is God’s money, right? We said: If you are a financial manager for a wealthy person...if you are a financial advisor, you do with the rich man’s money what the rich man wants you to do, not your own idea. We do with God’s money what God wants us to do, and that is where tithing comes in. I do like, in that passage we looked at, at the end of the last part of the program, from Philippians 4, where twice...when Paul is talking about, you know, having things or not having things...twice he says: I have *learned*...

DARRELL DELANEY

There it is.

SCOTT HOEZEE

To be content. I like that, because he didn't say: Oh, it's easy to be content, you know; just, you know, here are three easy steps...no: I have learned it. We all have to learn it; and I think in this segment of this program, we are talking about how can we learn to treat money like it is God's; and tithing...giving some of it away...is part of that. This idea...a tithe is a tenth, right?

DARRELL DELANEY

Right.

SCOTT HOEZEE

That is what it means...so, we always say, you know, you think about of every one hundred dollars, ten dollars is God's...that would be a tenth, right?

DARRELL DELANEY

Right.

SCOTT HOEZEE

If somebody earns \$100,000 a year, giving \$10,000 away to the church, to charity, or a combination of things, would be a tithe. We find that all over the place, in the Old Testament, Darrell.

DARRELL DELANEY

We see it in Leviticus Chapter 27. It says: ³⁰A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

It also says the same thing about tithing in Numbers Chapter 18, where it says: ²⁵The Lord said to Moses, ²⁶“Speak to the Levites and say to them: ‘When you receive from the Israelites the tithe I give you as your inheritance, you must present a tenth of that tithe as the Lord’s offering. ²⁷Your offering will be reckoned to you as grain from the threshing floor or juice from the winepress. ²⁸In this way you also will present an offering to the Lord from all the tithes you receive from the Israelites. From these tithes you must give the Lord’s portion to Aaron the priest.

So, in that situation, you see that the priests are actually given the provision of the tithe to live off of.

SCOTT HOEZEE

But even they take only ten percent of that. Right, so the Israelites give a tenth of their produce, right; they didn't give dollars and cents...

DARRELL DELANEY

Right.

SCOTT HOEZEE

They gave grain and... So, they gave a tenth, you know; and the Levites lived off of a tenth of that, right? So, the Levites tithed on what they were given, too. So, there was a tithe on a tithe on a tithe... The idea is drilled into them: This is God's stuff; this is God's olive oil; this is God's wine; this is God's grain and bread. Please see it that way. See it that way as a way to honor God. Really, in a way, this goes back to the Cain and Abel story, you know...

DARRELL DELANEY

Yes.

SCOTT HOEZEE

Where Abel gave the firstborn of his flock, but we are told Cain gave only *some* of the fruits of the land, not the firstfruits. That was God's way of saying... And Abel's sacrifice was accepted and Cain's wasn't, because Abel was seeing the world through the God lens, and Cain was seeing the world through a greed lens: I am going to keep the best for myself...

DARRELL DELANEY

Right.

SCOTT HOEZEE

It is mine, after all. I grew this stuff. I will give God something, but not the best. So, we are supposed to learn how to trust God above all, and that is why tithing becomes an act of worship in the Old Testament. There is also this thing I will just throw in here, Darrell, of the concept of the Sabbath, where for one day a week...and in Israel it was supposed to be for one *year*...a whole year out of every seven, you stopped...

DARRELL DELANEY

Yes.

SCOTT HOEZEE

You just stopped producing...you stopped earning as a way to remind yourself: It is God who takes care of me, not me, right? Yes, I am called to work hard; of course, God works through my efforts; but one day a week...one year out of every seven...I am just going to do a full stop and trust God to provide, because he is the one who does it all the time anyway, and I just need to remind myself.

DARRELL DELANEY

It's a beautiful thing to be reminded that we are supposed to trust in the Lord, because it is him who actually makes the production happen. It is not just what we do that makes the production happen; and when you stop and you see that, do you know that God is the one who is, in his providential care, he is taking care of us. Actually, in the book of Proverbs it says: ^{3:9}Honor the Lord with your wealth and the firstfruits of you increase, and then your barns will be filled with plenty and your vats will overflow with new wine. To honor him with the firstfruits...the tenth is supposed to be the first and the best of that. That is what they said in the Old Testament, but they also have things in the New Testament that talk about giving.

SCOTT HOEZEE

Well, exactly; and you opened this program by relating a conversation you had with somebody who said: Oh, tithing is an Old Testament thing; it is not for the Church, so I am not going to do it. Well, here is Paul in 2 Corinthians 9: ⁶Remember this (he says at verse 6): Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

So, this is the New Testament now, and Paul is saying: Look, for believers in Jesus, it is sort of the same thing. God has given us everything by his grace; we get in on the action by giving away what we have. To the poor, we want to...God was generous with us, let's be generous with each other. So, the idea of giving...giving freely...giving cheerfully...God loves a cheerful giver...one of the more famous verses in the New Testament...that is not Old Testament stuff, Paul says. That is for the Church today.

DARRELL DELANEY

So, for those who are looking for the literal word *tithe* in the New Testament, it is not there; but Paul is using the word *give*, he is using the word *offering*, and you are supposed to...the idea is to look at what God has done for you and think about how grateful you are that he has done those things. Out of that gratitude...out of that appreciation...you want to be a blessing to someone. I am not saying that everyone has to do what Barnabas did and bring all of your possessions to the Apostles' feet, but I am saying that you should look at

how God has blessed you, and how do you want to be a blessing to someone else; whether monetarily or with time or with other things? You are supposed to return the favor and be a blessing because you were blessed.

SCOTT HOEZEE

I like that Paul does say in 2 Corinthians 9:7: Each of you should give what you have decided in your heart to give. Now clearly, Paul wants you to decide on the generous side, right?

DARRELL DELANEY

Sure.

SCOTT HOEZEE

But I think, you know, we have been pastors, both of us, Darrell. You know, sometimes, for some people...I mean, so maybe they are putting three or so kids through school...a Christian school that has a tuition...maybe they have brought in a foster child that they are taking care of; so, some of their money is going to these good things.

DARRELL DELANEY

Yes.

SCOTT HOEZEE

And for them, if they actually gave ten percent of what is left after that, they would be giving so much away, they would need help from the deacons themselves, right? It is like, give ten percent if you can, and a lot of us can, if we are honest...we actually can.

DARRELL DELANEY

Right.

SCOTT HOEZEE

But if doing that would actually put you in such need that the rest of us would have to bail you out all over again; well, be wise. If it is eight percent, okay, because you are giving money to the Christian school; you are giving money to a foster child, or you know, whatever it may be. As we said in the previous program, when Jesus saw a widow give her last penny because the Pharisees told her she had to, he was indignant. She shouldn't have had to have done that. Nobody should have told her to impoverish herself and then go home and die. So, Paul does say: Yes, wisdom here, but whatever you decide in your heart, make sure it is as generous as you can prudently be. But coming up next, and closing out this program, let's look at how we live in the light of this information, and look at just some real practical ideas. So, stay tuned.

Segment 3

DARRELL DELANEY

I am Darrell Delaney, with Scott Hoezee, and you are listening to *Groundwork*; and we have been talking about in this third episode about stewardship and tithing, and being the ones who understand that stewards don't own the things that they are entrusted with; that God is the one who owns all the things; that we are actually acting in his best interest, that is how we live. Then the concept of tithing, even though there are some who feel they need to do exactly the ten percent, God literally understands the circumstances in your heart concerning these things, and he wants us to actually be obedient to being generous and move away from greed. So, even if it moves us away from the actual ten percent number, that we are still called to serve him with our money.

SCOTT HOEZEE

All of this has been covered in this program, but let's just sort of bring it together so we can practically think about it in our everyday lives. Point number one: God owns everything. The earth is the Lord's and everything in it, Psalm 24:1; or the theme of the book of Deuteronomy, which we looked at in the first episode: God is the one who gives us the ability to make well, so we, as you just said, are stewards; and we

never think: It is my money; I can do with it what I want; which is what society tells us, right? No, it is God's and so we are stewards. That is point number one.

DARRELL DELANEY

Point number two is that God calls us to be generous and watch out for greed. In the last episode, you talked about the evil eye that comes when you gaze upon people who either make more than you, or you are comparing or you are coveting what they have; and this greed is also equated to idolatry. According to Paul, he always puts it in the long list of things that we are supposed to avoid, that are things of the world, and we are not supposed to be a part of. Also, John does that in 1 John 2. We talked about that in the last episode, where lust of the flesh, lust of the eyes, and the pride of life; these things, along with greed, are part of the patterns of this world that we are supposed to keep away from; because none of that is going to honor our Lord.

SCOTT HOEZEE

Greed is traditionally one of the seven deadly sins, which we have talked about in other series here on *Groundwork*, and greed is a sin because it leads directly to idolatry. In fact, in the New Testament it says that: Watch out for greed, which is idolatry, Paul says.

DARRELL DELANEY

Yes.

SCOTT HOEZEE

So, he links it directly: Greed makes you worship money as though it were God and God were *not* God. To be consumed with hoarding our money, or Jesus' parable from Luke 12 of the man who, instead of giving away his excess, built a bigger barn to keep it all to himself, that is what greed does to us. We are encouraged to be greedy in our society, but it remains a deadly sin, because it leads to the King Midas syndrome, right?

DARRELL DELANEY

Oh, yes.

SCOTT HOEZEE

Where King Midas wanted it so that everything he touched was gold, and that was great, you know; he touched his coffee cup and it became a *gold* coffee cup; and he touched his watch and it became a gold watch; and then one day, his daughter came in and he hugged her and she turned into a gold statue. So, the lesson of King Midas is: Yes, all that he had was gold, but in the end, *all* that he had was gold. So, be warned by that.

Point three: Wisdom; so, we are stewards. We are called to avoid greed; and thirdly, Darrell, we are called to be wise.

DARRELL DELANEY

So, scripture tells us that we are not supposed to strike hands with someone too quickly, especially if they have like debt responsibilities. Proverbs 11:15 says; Whoever puts up security for a stranger will [surely] suffer, but whoever refuses to shake hands in pledge is safe.

In that verse, it is one extreme, where, okay, it is not the responsibility of someone who has more money than you to bail you out if you haven't been a good steward of your finances. That is not their responsibility. It is your responsibility to learn what it means to be a steward and honor the Lord with your finances. On the other hand, you cannot be so tight-fisted, if you will, that you will not give to anything. We wouldn't have any philanthropy...we wouldn't have any community organizations...if it wasn't for the generosity of people giving. Programs like this happen because of people who give. So, God uses this money to be a blessing to the kingdom.

SCOTT HOEZEE

If this *Groundwork* series on the Christian believer's attitude toward money has a theme so far through the first three episodes, Darrell, it is striking that balance. The Bible everywhere assumes that even followers of God in ancient Israel, followers of Jesus in the Church in the New Testament...we do own things...we will have things; and if that weren't the assumption, then the Bible in Proverbs, the verse you just said, and in other verses in Proverbs wouldn't call us to be *wise* in financial decisions...

DARRELL DELANEY

Right.

SCOTT HOEZEE

We wouldn't have to be wise about our finances if we weren't supposed to have any. No; we will, but be wise. Don't make dumb deals where you are going to lose your shirt, but don't refuse to make good deals where you can be generous and genuinely help somebody. Don't build bigger barns when you've got too much; give it away, right? So, to be wise.

Then, our fourth point, as we close out this program, which has also come out in the other ones: Don't put your *hope* in money. Don't let your highest trust in life be financial.

DARRELL DELANEY

Yes; so, we need to understand...I think Christians already know this...is that God is our source and money is merely a *resource*...

SCOTT HOEZEE

Yes, nice.

DARRELL DELANEY

If we put that in the proper perspective, then we will understand that God is the one who takes care of us; and so, when you don't have money...when you do have money...when you have a little bit more bills than you would like, you can still find that our providential care comes from God, and he can still look after us, even when we are feeling kind of uncertain. Because true security doesn't come from finances, it comes from our Lord.

SCOTT HOEZEE

You know, I have had the privilege of knowing some very, very wealthy people who were Christian believers; and you know, they were, in some ways, as we said a moment ago, the man in the parable in Luke 12, these are people who are literally set for life. I mean, they had so much money that, you know, they would earn money doing nothing. Just the interest on their money... But they fretted all the time about giving enough away: Setting up a foundation; giving it away; because they wanted to remind themselves and others: Hey, I do have more money than I could ever even spend. It is almost impossible for me to give *sacrificially*, I have so much money; but I need to know, and you need to know that I know, it is not my lord, it is not my ultimate hope and security; that is only Jesus, and he says to be generous, so I am going to do everything I can to be generous; and many of us are in the position to do that. We are responsible stewards; we avoid the sin of greed; we make sure all our hope is in Jesus and in God alone; because indeed, he gives us everything. Thanks be to God.

DARRELL DELANEY

Well, thanks for listening and digging deeply into scripture with *Groundwork*. We are your hosts, Darrell Delaney with Scott Hoezee, and we hope you will join us again next time as we conclude our study of what scripture teaches about money by discussing what God is doing and teaching us about providence. Together, we will discuss what it means to believe God provides for us and how this belief informs, how we pray about money and finances.

Connect with us at groundworkonline.com to share what *Groundwork* means to you, or to tell us what you would like to hear discussed next on *Groundwork*.

SCOTT HOEZEE

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