

Christ Community Covenant Church
The Authority of Money: 'I am content in all things!'
Dave Scherrer - August 11, 2013

Philippians 4:11-13

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

Being content. As I often say, life is about managing our expectations. As I think we all know it is not money that goofs us up per se, it is the false and misplaced expectations that go with money and its pursuit that messes with us. Still we know that money represents value.

Money represents value

Money in itself is simply pieces of metal and pieces of paper. And the reason they are of any concern to us at all is that in our culture we have established that these pieces of metal and paper will function as currency. They will represent value. So money is significant for us simply because we exchange it for what we value. What you do with your money shows what you value with your heart. We value life and taste, so we give money for food. We value education, and so we give money for books and tuition. We value entertainment (probably too highly), and so we give money for Netflix and ballgames and concerts. We value the ministries of the church and the spread of the gospel, and so we give money to the church and other ministries.

Jesus said here in Luke 12:34, ***"Where your treasure is, there will your heart be also."***

Luke 12:34

"For where your treasure is, there will your heart be also."

The movement of your money signifies the movement of your heart. Where your money goes, your heart is going. You exchange money for what you value, what you treasure.

So when I say that money is hazardous and helpful, what I mean is that the pieces of metal and paper that you have in your pocket or purse have the capacity to show that you value things more than God (which is hazardous), or that you value God more than things (which is helpful). The paper is nothing, but its expression of the treasures of your heart is everything.

Luke 12:13-21

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." But he said to him, "Man, who made me a judge or arbitrator over you?" And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."' But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God."

Confronted with a choice

Someone approached Jesus and said (v13), "Teacher, tell my brother to divide the inheritance with me." Now Jesus is confronted with a choice — just as we pastors are from time to time. Will he get down into the nitty-gritty of the inheritance dispute, or not? And then Jesus gives a warning about how hazardous

this inheritance is. He says (in verse 15), "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

He sees a man losing his grip on his portion of the inheritance. And he sees in him some evidence that the hazard of the inheritance is deceiving the man. This is why Jesus refers to "the *deceitfulness* of riches" in Matthew 13:22. This inheritance was lying to the man. This is why money is so hazardous. It lies to us. It tries to deceive us. What was it saying?

It was saying: "If you lose me, you lose a very large part of your life. If you lose me, you lose what life can be for you. I am your life. Do you realize how big I am? Life will be *real* life — truly life — if you have me." That's what the inheritance was saying.

What life really is . . .

How vulnerable the fallen human heart is — mine is — to feeling that having lots of things equals being really alive. And Jesus is urgent and passionate (verse 15): your life does not consist in having lots of things. Life consists in knowing God.

And Paul knew that's what riches say. Which is why he told the rich in 1 Timothy 6:18–19, "Be rich in good works . . . be ready to share . . . take hold of that which is *truly life*."

1 Timothy 6:18–19

They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

In other words, don't be deceived by the message of money that woos you with the words: "I give you life. Your life will be drab and boring and empty and meaningless and unhappy without me. I am your life."

And to this Jesus says in verse 15b, "One's life does not consist in the abundance of his possessions." In other words, it's a lie, don't listen! "Take care, and be on your guard." This lie will awaken covetousness and envy and converts to idolatry (Colossians 3:5), and therefore the hazard here is huge. Not only is this inheritance *not* your life, it is about to take your life. Which is exactly what Paul said about the hazard of money in his letter to his friend Tim (1 Timothy 6:9), "Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction." Beware! Be on your guard! This inheritance is about to kill you: *the issue here is not mainly whether you get your fair share, but whether wanting it so much will destroy you.*

John 17:3

And this is eternal life, that they know you the only true God, and Jesus Christ whom you have sent.

Life is not having things; life is knowing God. Now Jesus is coming to that. So Jesus tells them a parable. Not just for the man who asked the question, but for *all* of us. We are all listening in. So it says in verse 16, "He told *them* a parable."

The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God.

It is not a bad thing when your "land produces plentifully" (verse 16). It is not a bad thing when your business prospers. It is not a bad thing to receive a promotion and with it a pay increase. It is not a bad thing when your investments increase in value. That is not the evil in this parable. He is not called a fool

for being a productive farmer. God knows this broken world needs productive farmers and profitable businesses.

Why, then, is he called a fool? That's the question in this parable. Not only a fool, but a fool who loses his soul. Verse 20: "God said to him, 'Fool! This night your soul is required of you.'" He was literally and tragically a "damned fool." Why?

A damned fool, literally

Here's the way I would put it: By the way he used the increase of his riches he gave no indication of being rich toward God. He kept building bigger barns. That might be OK — if you're storing the grain for a use that shows God is your treasure. But what does the farmer say? Verse 19: "I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" The use he plans to make of his wealth says one thing: "My treasure is relaxing, eating, drinking, and fun." That is my life. And the riches in my barns make it possible.

What's wrong with that? Nothing, *if there is no infinitely valuable God and no resurrection*. That's why Paul said in 1 Corinthians 15:32, "If the dead are not raised, 'Let us eat and drink, for tomorrow we die.'" *But there is a God, and there is a resurrection*. So what's wrong with this man's way of handling his riches is that he fails use them in a way that shows he treasures God more than riches.

Rich toward God

Here's the key concluding verse that makes the point most clearly (verse 21): "So is the one who lays up treasure for himself and is not rich toward God." The phrase "rich toward God" is unusual. What does it mean to be "rich toward God"?

The meaning is plain from the contrast: it is the opposite of laying up earthly treasure for yourself. Being rich toward God is the opposite of treating the self as though it were made for things and not for God.

- Being rich toward God is the opposite of acting as if life consists in the abundance of possessions not in the abundance of knowing God.
- Being rich toward God therefore is the heart being drawn toward God as our riches. "Rich toward God" means moving toward God as our riches. "Rich toward God" means counting God greater than anything on the earth.
- "Rich toward God" means using earthly riches to show how much you value God. This is what the prosperous farmer failed to do. And the result was that he was a fool and lost his soul. That is what I meant when I said, Jesus considered money hazardous. It lures us out of love for God. It lures us away from treasuring God.

Again the issue isn't that the man's fields prospered. The issue is that God ceased to be his supreme treasure. If God had been his treasure what would he have done differently? Instead of saying, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry," he would have said something like, "God, this is all yours. You have made my fields prosper. Show me how to express with my riches that *you* are my treasure, and the riches are not. I already have enough. I don't need a bigger and bigger safety net. I don't need better food, better drink, and better parties. I do indeed want to make merry, but not in self-indulgent parties with rich retirees. I want to make merry with the people who have been helped by my generosity. I want the fullest blessing of giving. Because you taught me, Lord, it is 'more blessed to give than to receive'" (Acts 20:35).

Luke 12:21

²¹ So is the one who lays up treasure for himself and is not rich toward God."

It is dangerous to talk about yourself up here and to make an illustration of myself by way of example. It can look like bragging or complaining or showing off. Paul took the risk of speaking of himself and his life

and trials. Because they knew him and could test to see if what he said is true. So I will take a risk with you and tell you a few personal things about finances in the Scherrer home and how I try to approach the temptations of money and things:

Five ways to guard and maximize your treasures:

- 1. Study and see and savor the supreme value of Jesus above all earthly things.**
- 2. Pray that this would free you from the love of money.**
- 3. Trust in God's promises for every need to be met (for your family and the church)**
- 4. Set aside electronically our regular gift to the church, and then add spontaneous gifts in the worship services and at other times.**
- 5. Put boundaries in place against 'bigger barns' and instead seek to turn the prosperity of your fields into blessings for others.**

1. I long to see and savor the supreme value of Jesus above all things.

This means I study my Bible, I engage in conversation with the saints, I pray with purpose so that I can say with Paul in Philippians 3:8, "I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ and be found in him." I am on a quest to see him this way.

2. I pray that this would free me from the love of money.

"Incline my heart to your testimonies, and not to selfish gain!" (Psalm 119:36). "Satisfy us in the morning with your steadfast love, that we may rejoice and be glad all our days" (Psalm 90:14). The deceitfulness of riches are exposed again by making Christ Lord and King every day.

3. I trust in God's promises for every need to be met (for my family and the church).

Scripture abounds with passages that beseech my faith and trust in Christ: "My God will supply every need of yours according to his riches in glory in Christ Jesus" (Philippians 4:19). "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" (2 Corinthians 9:8). "Seek first the kingdom of God and his righteousness, and all these things will be added to you." (Matthew 6:33). I rest my soul on these promises and have all my life.

4. I set aside electronically our regular gift to the church, and then add spontaneous gifts in the worship services.

I take my cue here from Paul's teaching that giving should be regular and free — disciplined and spontaneous. For example, he says in 1 Corinthians 16:2, "On the first day of every week [on Sunday, the worship day], each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come."

This points to the wisdom of planned, regular, disciplined giving. Sporadic giving with no plan will probably mean you are not treating giving as an integral part of your worshiping life. So to secure the disciplined part of giving Susan and I have arranged with the church and our bank to automatically deduct our gift every month out of our checking account.

And since we here at 4Cs want to teach our children and families and visitors about the joy of living and giving in Christ, and we want to remind ourselves here at 4Cs that giving is an essential aspect of our heart's worship, we have always built it into our services. That's the meaning of that moment in worship where we say "We give back to you from your blessings to us to extend the Kingdom of God." We are saying, "We treasure you, O God, in this very service by valuing you over the money that we are giving up. We prefer the joy we receive in seeing your mission advance."

Many of you did not grow up in homes where you had any teaching or modeling of how to give to your church. So consider me your father in this service. I love you and want for you your fullest joy. The main reason for allowances to children as soon as they can count is to teach them that regular, disciplined, proportionate giving to the church is normal Christianity.

And if you ask "how much?" my answer is to start with the Old Testament standard and build on that, as God prospers you. It is hard for me to imagine the children of God after the glories of the cross give less to the church than the saints of the Old Testament.

5. Finally, I put protections in place against bigger barns and I turn the prosperity of my fields into blessings for others.

I can think of three ways. First, in 2005 when I first became Senior Pastor, Susan and I made part of our pledge to the building campaign back then that we would not take a raise for the three years of the pledge. We have continued that practice since 2005. You may think this is bragging or griping. Neither. Susan and I are paid well, in fact the best we have ever been paid in ministry. For the first 30 years of ministry working as a missionary and living on what my support base would give, it could make for lean times. Now when you have a very modest salary for a long time and then someone starts writing you a payroll check instead of faith support. It feels very different. Not better just different.

Second, I limit my out of office financial opportunities so that I do not create a conflict of interest with me and the church. Before I came on staff here I had a part time practice as an individual and family therapist. When I began working for the church, I quit taking a fee for counseling. I did not want to confuse the congregation which Dave they would be talking to, Dave the Pastor or Dave the Therapist. I also limit the number of weddings and the like that I perform and I do not set a fee for those events. Those are as each couple has the desire or capacity to pay. In all my years of ministry I have been invited numerous times to participate in some kind of multi-level marketing program. I have never believed that the extra money would be worth the confusion and concern that might be raised over my field of ministry.

Finally, over the past several years, with the kids out of the house and expenses somewhat under control, we have had the ability to increase our giving and the percentage of giving to the church and other outside ministries that we support. As our living expenses have gone down that has enabled us to give more.

This takes us back to the beginning of the sermon. Jesus and the apostles considered money hazardous and helpful. It's hazardous and therefore I encourage you to put limits on how much of it you keep for yourselves — not how much you make, but how much you keep. And it's helpful, which means you get the incredible joy of giving more and more to the causes that you love.

How we can break that power of money over us? Having God as our riches!

And lest there be any misunderstanding, if you are a businessman and turn a \$200,000 business into a \$200,000,000 business not by blinging up your lifestyle, but plowing profits back into job creation and the expansion of worthy goods and services, you have done the right thing. The issue is not that the man's fields prospered. The issue was: *What did he do with it?*

Sharing on 4Cs: building and finances (stewardship campaign, land, wait and see

May the Lord grant us all the joy — the sheer unadulterated joy — of finding our life not in possessions, but in the abundance of all in God, and in fulfilling our covenant commitments, and in showing the world what it means to have God as our riches. Amen