

## Living With Hope

### Presentation 14: Stewardship

#### *Hope on a Rope*

*Last Revision: 6/12/2009*



(Note: ► icon means "Next Slide," indicating when to advance to the next slide.)

### Cliff Hangers

Imagine that you are hanging on a cliff. Your goal is to descend the cliff safely. You've worked hard to evenly distribute your weight between each of your hands and feet in the unlikely case one should fail, the other three would remain solid. Unfortunately it is the unlikely case. The rock in your left hand begins to crumble. Instinctively you look down to your footholds and are struck by the vast amount of space below. Your legs turn to jelly as you look down. You squeeze in tight to the cliff and claw for another handhold. Meanwhile the rock under your foot shifts slightly. You squeeze in even tighter to the cliff, frozen, fearing now that any move you make will send you in a freefall.

►Have you been there? Done that? Any rock climbers out there? Now imagine with me that the cliff represents your finances. The hand holds and footholds represent your investments. And some of them are crumbling. Have you been there? Done that? Have any of you been frozen to the cliff, not knowing what to do, fearing that any move you make will send you into a freefall? Or perhaps some of you are already in a freefall. Even as I speak you are bouncing down the mountain battered and bruised, having lost your job, your savings, your house, your retirement.



### Crumbly Rock

If so you're not alone. Billions of people on planet earth are going through the same thing. And as difficult as these times are, we are not unique in this period of history. No generation has discovered rock solid investments. Jesus knew that no investment is risk free.

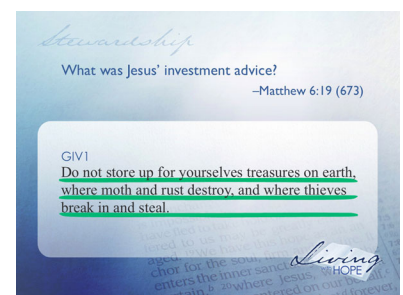
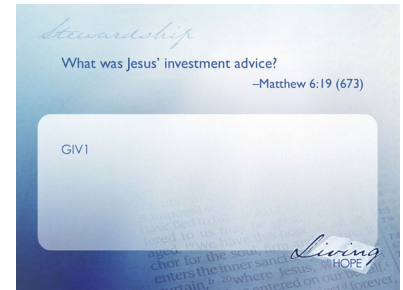
▶▶GIV1      What was Jesus' investment advice? **Matthew 6:19**  
**(673)**

▶▶*"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.*

Financial security back in Jesus' day was not tied up in exotic mortgage derivatives or hedge funds. The financial instruments were robes, iron, and precious metal. Like our instruments today, these things were not risk free. A respectable robe was worth a year's wage and could be destroyed easily by a moth. Iron tools and weapons were the technology of the day but rusted out over time. Other precious commodities were subject to theft.

The more things change the more they remain the same. Despite all of their fancy derivative instruments Wall Street has yet to come up with a fail safe security (In fact, have you ever wondered why they call them securities, when they are anything but secure?) No matter how secure we think our finances are the cliff on which we hang is crumbly rock, and could fail at any moment. And when it fails it is not pretty.

In 1928 seven of the world's most successful financiers met at the Edgewater Beach Hotel in Chicago. The following were present: the president of the largest utility company, the greatest wheat speculator, the president of the New York Stock Exchange, a member of the President's Cabinet, the greatest investor in Wall Street, the president of the Bank of International Settlements, the head of the world's greatest monopoly. Collectively, these tycoons controlled more wealth than there was in the U.S. Treasury, and for years newspapers and magazines had been printing their success stories and urging the youth of the nation to follow their examples. Twenty-five years later, this is what had happened to these men:



The president of the largest independent steel company, Charles Schwab, lived on borrowed money the last five years of his life and died penniless. The greatest wheat speculator, Arthur Cutten, died abroad, insolvent. The president of the New York Stock Exchange, Richard Whitney, served a term in Sing Sing Prison. The member of the President's Cabinet, Albert Fall, was pardoned from prison so he could die at home. The greatest investor in Wall Street, Jesse Livermore, committed suicide. The president of the Bank of International Settlements, Leon Fraser, committed suicide. The head of the world's greatest monopoly, Ivar Drueger, committed suicide.

Decades have come and gone since the great depression and still Wall Street has not figured out this whole security thing.

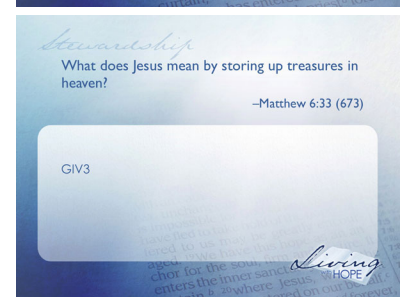
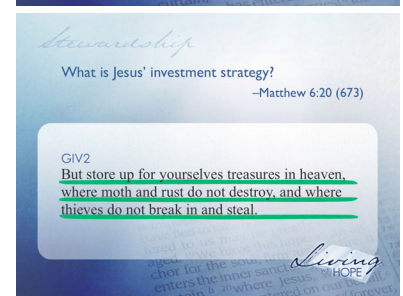
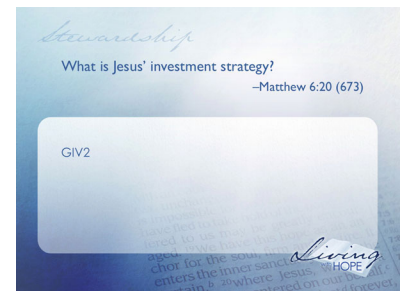
### Rappelling

2000 years ago Jesus announced an investment strategy that has proven to be fool proof.

▶▶ **GIV2**      What is Jesus' investment strategy? **Matthew 6:20 (673)**

▶▶ *But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.*

▶▶ **GIV3**      We can't literally make deposits in the Bank of Heaven, so what does Jesus mean by storing up treasures in heaven? **Matthew 6:33 (673)**



▶▶ *But seek first his kingdom and his righteousness, and all these things will be given to you as well.*

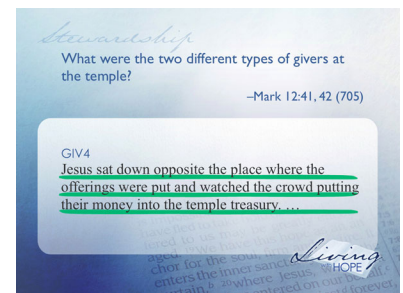
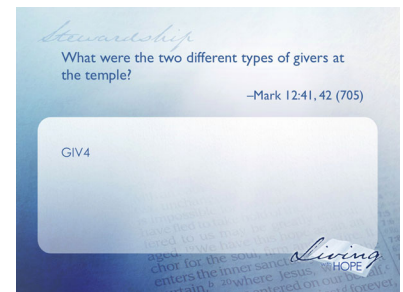
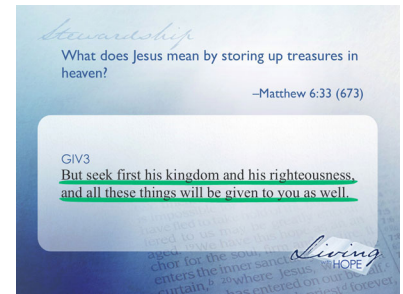
Jesus' solution is to make the kingdom of God our first priority and if we do that our financial security is insured. What would that look like?

Imagine now that you are back on the cliff. Your handholds are crumbling. Your feet are slipping. Your legs are wobbly and your heart is jumpy. You hear a voice from below, "lean back on the rope. I've got you." And sure enough you see a harness on your waist that you hadn't notices before. A rope runs from your harness up the cliff to a pulley and down to a professional climber below. Does that change the picture?

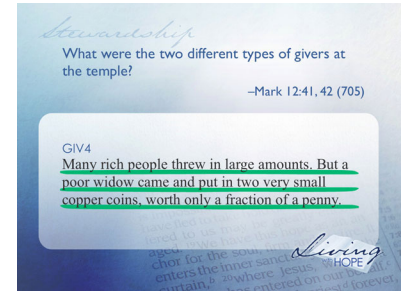
How exactly does it work? How do we seek first the kingdom of God? And what does that have to do with money? Well actually the gospels are full of stories about money. About a third of the stories that Jesus told or involved Jesus had something to do with money. For example, take the time that Jesus is sitting with His disciples watching people bring their gifts to the temple.

▶▶ **GIV4**      What were the two different types of givers at the temple? Mark **12:41, 42 (705)**

▶▶ *Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury.*



▶▶ *Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny.*



The treasury where they placed their offerings consisted of thirteen brass treasure chests called trumpets because they were shaped like inverted horns, narrow at the top and enlarged at the bottom.

According to the Jewish tradition called the *Mishnah*, each of the chests carried inscriptions describing what the offerings were for: ‘New Shekel dues,’ ‘Old Shekel dues,’ ‘Bird offerings,’ ‘Young birds for the whole offering,’ ‘Wood,’ ‘Frankincense,’ ‘Gold for the Mercy-seat,’ and, on six of them ‘Freewill offerings.’”

Because it was Passover time this area of the Temple was especially busy as people thronged the area bringing their offerings. Jesus found some corner of the area, sat down, and just observed people (Have you ever done that at a Mall? It’s interesting just to sit on a bench and watch people go by).

Jesus was doing the same thing—watching people. He watched rich people come with extravagant gifts. People would ‘ooh’ and ‘ahh’ when they saw the gold coins clinking through the slots into the chests. The Temple needed their gifts. How else could all the expenses be met?

Then Jesus noticed this little bent woman in widow’s dress timidly approaching the money chests. He saw this woman come up to the chests and drop in two very small coins. The Greek word is *lepta*. A *lepta* was 1/64th of a *denarius*. A denarius was the amount of wages you would get paid for one day’s work. So she put in two coins worth together 1/32 of a days pay; not very much.

Now she gave two coins. She could have given just one and kept one for herself but she gave two. Then Jesus comments. He turns to his disciples and says: “This widow

lady gave more money than anyone else today.” The disciples who also had been watching were flabbergasted. How could this be? They could add. Two lepta did not make even close to one denarius and many people had given gold shekels as well.

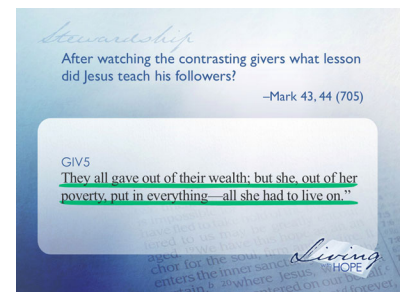
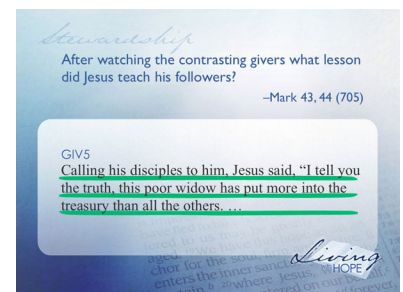
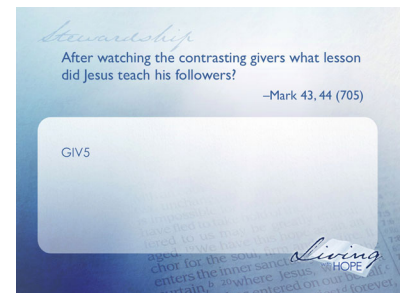
▶▶ **GIV5** After watching the contrasting givers what lesson did Jesus teach his followers? **Mark 12: 43, 44 (705)**

▶▶ *Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others.*

▶▶ *They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."*

Then Jesus explains. He was commenting not on how much the woman gave but how much she had left. He said everyone gave out of their surplus; they still had much money leftover. But this widow lady gave everything she had. When she placed those two coins in the chest none was left in her purse. There was no money left for her to live on or buy food with. She could have given just one and kept the other but she gave both. She gave all she had.

Let's take that learning back to the cliff. Maybe it's you on the cliff. Maybe you're all beefed up. Maybe you are 300 lbs of pure muscle. Next to you hangs the little widow as a feather weight. Maybe she weighs 80 lbs. And even though you are putting more weight on the rope than the little widow, you still have most of your weight on the cliff.



You look over to the lightweight lady and she is leaning back gleefully on the rope, fully trusting in God for her security. Does that make sense?

**All Footholds are Insecure**

Keep that story in mind as we look briefly at another incident in the life of Jesus. A man runs up to Jesus asking what he must do to inherit life. He claims to have lived a very well behaved life.

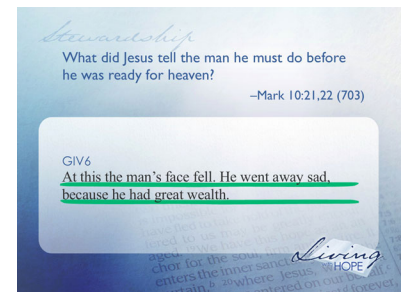
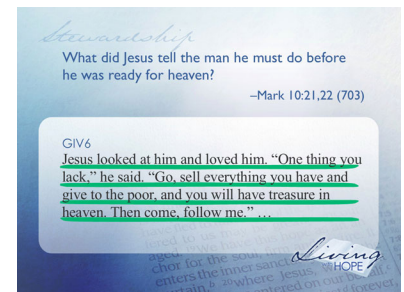
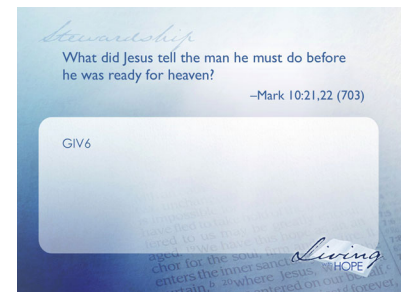
▶▶**GIV6**      What did Jesus tell the man he must do before he was ready for heaven? **Mark 10:21,22 (703)**

▶▶*Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."*

▶▶*At this the man's face fell. He went away sad, because he had great wealth.*

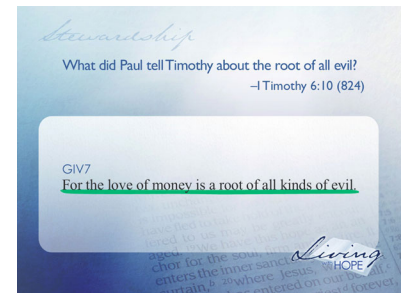
Here we find the same concept. Jesus tells the rich man that if He wants to follow Him he must give away everything that he owns and then come with Jesus. That's radical stuff. What exactly is Jesus saying?

This guy is clinging to the wall. He is trusting his handholds of investments, life annuities, salary. He will never be able to get down the mountain safely until he pushes back and puts all of his weight on the rope instead of the crumbly cliff.



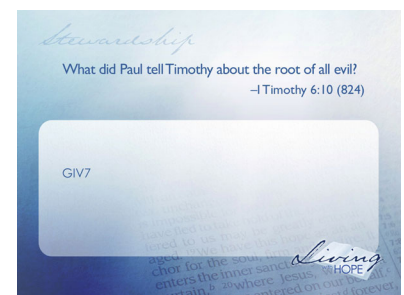
And it does not matter how strong your hand hold or foothold is, the cliff is crumbly. You can never have a good enough foothold.

▶▶ **GIV7**      What did Paul tell Timothy about the root of all evil?  
**I Timothy 6:10 (824)**



▶▶ *For the love of money is a root of all kinds of evil.*

Notice that it is not the money that is evil, it is the love of money.



In 1988, William "Buddy" Post of Oil City, Pennsylvania, won \$16.2 million in the Pennsylvania Lottery. The jackpot was to be paid to Buddy over a period of twenty-five years. Even before the first check arrived, Post's landlady sued, claiming she owned part of the winning ticket. The courts awarded her one-third of the proceeds. Meanwhile, Post and various relatives opened a bar, a used-car lot and other businesses, using the promise of lottery proceeds to come as capital. All the businesses failed.

In 1993, his brother was convicted of attempting to kill Buddy and his wife in hopes of inheriting the lottery money. Post's sixth wife left him and filed for divorce, and Buddy was ordered to pay her \$40,000 a year in support. In 1996, after falling \$500,000 in debt, he filed for bankruptcy. "Money didn't change me," insists Post, a 58-year-old former carnival worker and cook. "It changed people around me that I knew, that I thought cared a little bit about me. But they only cared about the money." "I'm just going to stay at home and mind my p's and q's," he said. "Money draws flies."

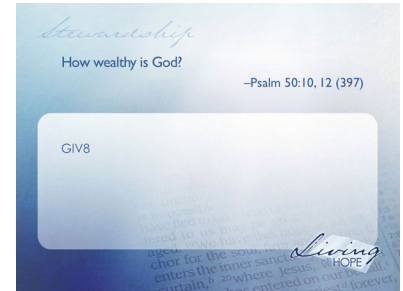
**How strong is the rope?**

Let's take what we've learned so far back to the cliff. Are you still hanging on? Maybe you've heard the invitation from the guy at the bottom of the cliff telling you to push back

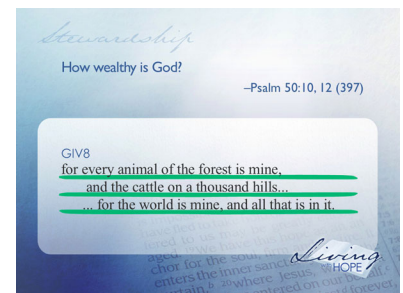


and trust the rope, but why should you trust the rope? Is it secure?

▶▶GIV8 How wealthy is God? **Psalm 50:10, 12 (397)**



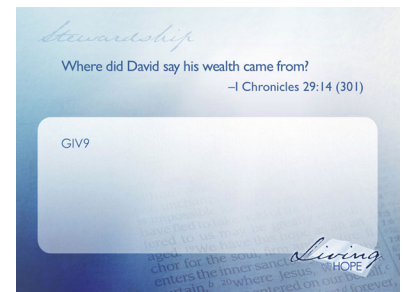
▶▶for every animal of the forest is mine,  
 and the cattle on a thousand hills...  
 ... for the world is mine, and all that is in it.



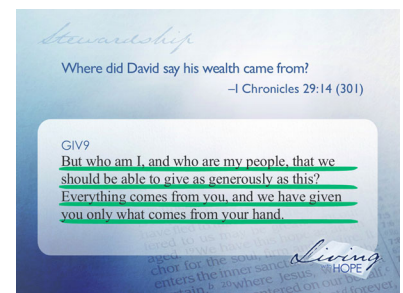
God is not impoverished. He could clear the national debt with a blink of His eye. He is wealthy beyond comprehension. You can trust the rope.

In fact, the small amount of money that flows through our hands is not really ours to begin with. Its God's. All we are doing is managing it on his behalf. David, in his prayer of dedication over the generous gifts to build the temple had it figured out right.

▶▶GIV9 Where did David say his wealth came from? I  
**Chronicles 29:14 (301)**



▶▶ "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.



**Physics**

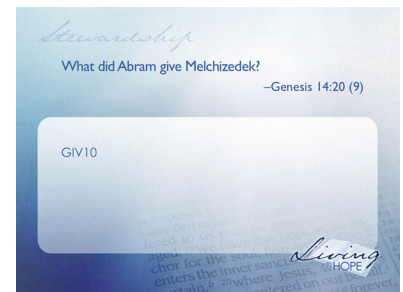
In rappelling down a cliff we have to push with our legs away from

the cliff to place our weight on the rope. What are the mechanics of financially putting our trust in God?

The Bible has a long and rich history of financially trusting in God. Let's trace a bit of the history today. Look specifically for a couple of words that begin to emerge: tithe and offerings.

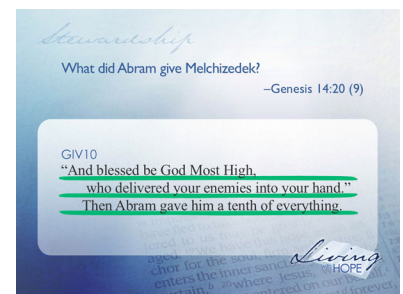
We find the concept in the story of Abram (before God changed his name to Abraham) when he came before a high priest by the name of Melchizedek. Abram had just rescued his nephew Lot and was bringing back the spoils of war.

▶▶ **GIV10**      What did Abram give Melchizedek? **Genesis 14:20**  
**(9)**

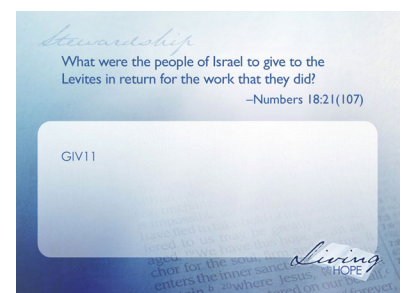


▶▶ *And blessed be God Most High,  
 who delivered your enemies into your hand."  
 Then Abram gave him a tenth of everything.*

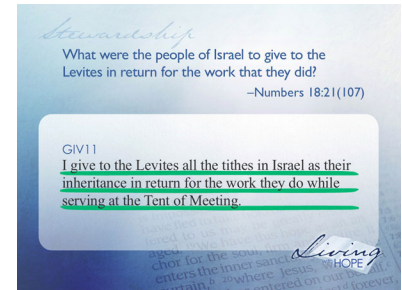
When Israel became a nation God told them they were to support their spiritual leaders, the Levites from whom came the priests.



▶▶ **GIV11**      What were the people of Israel to give to the Levites  
 in return for the work that they did in the tent of meeting?  
**Numbers 18:21(107)**



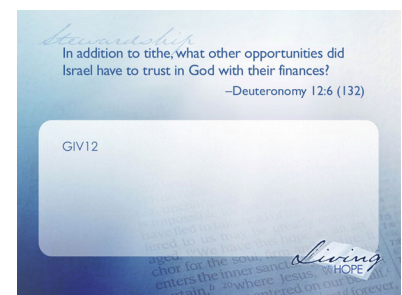
▶▶ *"I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting.*



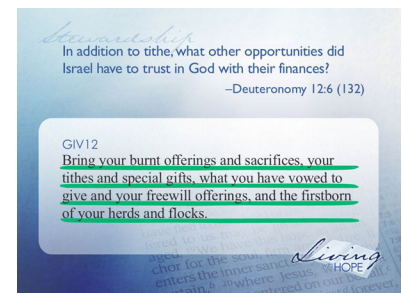
A tithe is ten percent of your net income if you are in business or if you are a salaried worker, ten percent of your wages.

▶▶ **GIV12** In addition to tithe, what other opportunities did the people of Israel have to trust in God with their finances?

**Deuteronomy 12:6 (132)**



▶▶ *...bring your burnt offerings and sacrifices, your tithes and special gifts, what you have vowed to give and your freewill offerings, and the firstborn of your herds and flocks.*



Along with the animals for sacrifice, the people were invited to bring tithes and *freewill* offerings.

While the tithe is set at 10% of income, there is no percentage given for offerings. This provides a way that people can depend upon God whether they are financially blessed or just getting by. Everyone can give 10%. But for many who are financially blessed it may take more to be able to really sit back and trust God. Think of it as a sliding scale of hope. The more we are financially blessed, the more we need to return to God in offerings in order to keep our faith in Him rather than in our investment portfolios.

In the time of Jesus many had forgotten about the true purpose of tithe. Tithing became a legalistic show of righteousness rather than a tool for dependence upon God. Jesus

told them they had their priorities all messed up. He told them they had neglected justice, mercy, and faithfulness.

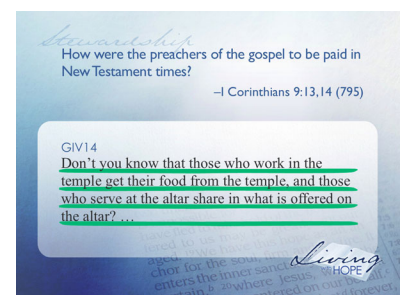
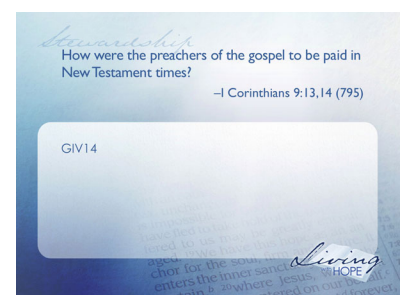
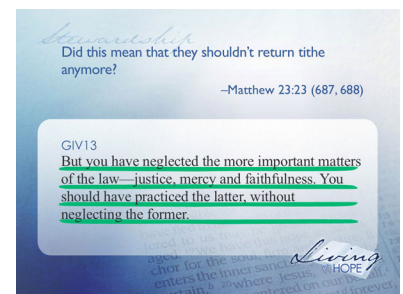
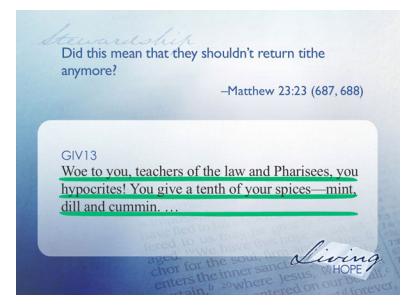
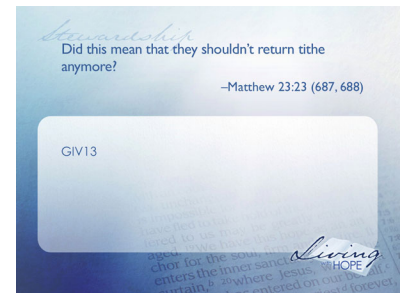
▶▶ **GIV13** Did this mean that they shouldn't return tithes anymore? **Matthew 23:23 (687, 688)**

▶▶ *"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin.*

▶▶ *But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.*

▶▶ **GIV14** How were the preachers of the gospel to be paid in New Testament times? **I Corinthians 9:13,14 (795)**

▶▶ *Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar?*



▶ *In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.*

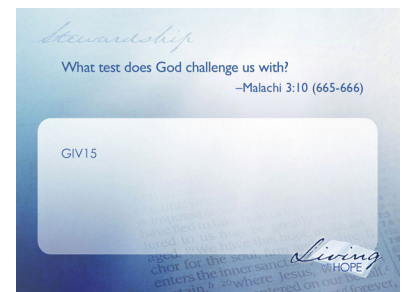
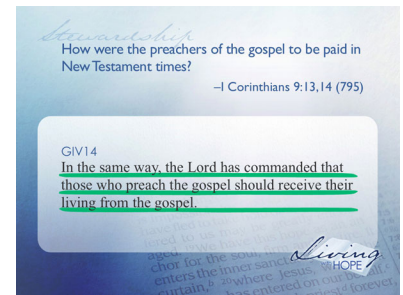
In the New Testament God says that His people are to continue to support the ministers and the work of God through giving of their assets. In the Seventh-day Adventist denomination tithe from the congregations is collected and sent to the conference office. There it is split up for the salaries of the clergy and the support systems. This offers the advantage of being able to fund pastors in areas where there is not enough tithe to support them as well as support institutions that serve many churches. The pay scale is quite flat with little difference between a small church pastor, a large church pastor, or the conference office administrators.

The local offerings stay in the local congregation to help pay for local ministries, facility development and maintenance and Christian education.

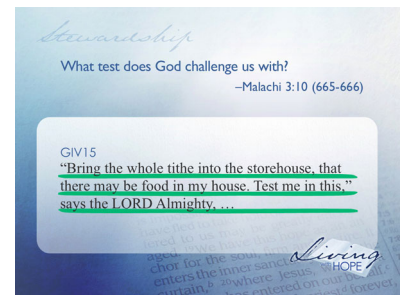
### Counterintuitive

Some people felt that they could not give all this money to God and still have enough to live on. Malachi, speaking for God, makes it clear that giving tithes and offerings with God's blessing will make your money go further than keeping it all without God's blessing.

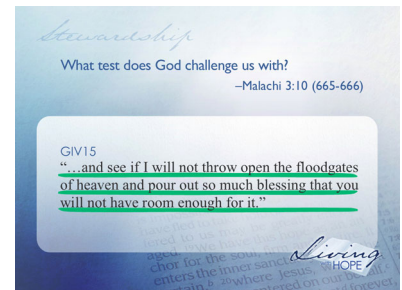
▶ **GIV15**      What test does God challenge us with? **Malachi 3:10 (665-666)**



▶▶ *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty,*



▶▶ *"and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.*



When you're hanging on the cliff, and the handholds and footholds seem to be giving out, it seems counterintuitive to lean out into space. But if you lean back on the rope you realize that with the change of the angle you're foothold and handholds are more secure. The pressure that you apply to the rock with your feet has shifted from vertical to more horizontal. It has the same effect as changing the pitch of the cliff. Whereas before you could barely hang on, now with the support of the rope you can move freely side to side and continue your descent.

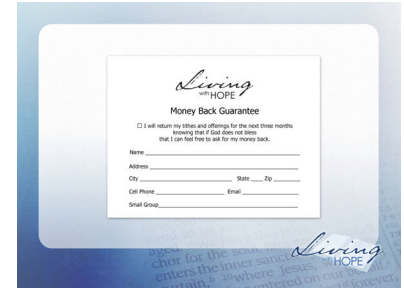
It seems counterintuitive to return our tithes and offerings when we don't have enough money to begin with, however When we begin to trust in God with our finances we discover that our money goes further.<sup>1</sup>

In rock climbing that first push away from the rock to trust the rope is the hardest. It is the same with trusting God with our finances. That's why he gives us this promise in Malachi. I would like to invite you to give it a try. And to make it easier here's what I propose. I would like to take God at His word and give you a money back guarantee.<sup>2</sup> Take out the card that was handed to you as you came in today. Look at the words on the card:

### Money Back Guarantee

“I will return my tithes and offerings for the next three months knowing that if God does not bless that I can feel free to ask for my money back.”

▶ So what do you have to lose? Give God a try and see if he doesn't open the windows of heaven with blessings. And if for some reason He doesn't, we've got you covered. Fair enough?



# # #

---

<sup>1</sup> Here's the complete teaching of the Adventist Church on Stewardship:

“We are God's stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. We acknowledge God's ownership by faithful service to Him and our fellow men, and by returning tithes and giving offerings for the proclamation of His gospel and the support and growth of His church. Stewardship is a privilege given to us by God for nurture in love and the victory over selfishness and covetousness. The steward rejoices in the blessings that come to others as a result of his faithfulness. (Gen. 1:26-28; 2:15; 1 Chron. 29:14; Haggai 1:3-11; Mal. 3:8-12; 1 Cor. 9:9-14; Matt. 23:23; 2 Cor. 8:1-15; Rom. 15:26, 27.)”

<sup>2</sup> Note from Dave Gemmill: “I have used this device many times in my congregations over the years, and even though it has made treasures nervous, God has always fulfilled this promise and of all the hundreds of people who have filled out the card, not one person ever asked for their money back.”