



lyona bible church

LIFE GROUP QUESTIONS – FEBRUARY 21, 2010

Announcements – Please read these to your group!

Please check your bulletin and the website (www.lyona.org) each week for additional information.

- **THEOS:** A new semester starts Sunday, March 14 beginning at 9am.
- **Sportsman's Banquet:** This year's expo and banquet will be held on Saturday, April 24 starting at 4pm.

Desperate Households: Treasure Principle, Part 2 (Matthew 6:19-24)

Questions

1. What was the most interesting idea or principle about this Sunday's message?
2. As the speaker talked about his experience with giving, what are your experiences with giving? Has giving (more than tithing) been a consistent thing in your life? Why or why not?
3. How does the following stats impact you? *In '07, American Evangelicals gave 2.5% of their annual income to their local church, which averages \$700. If your household makes \$40,000 then you are in the top 5% of wage earners in the world.*
4. A recent survey said that 50% of American Evangelicals think money and possessions should not be discussed in church. Why do Christians turn a deaf ear to sermons about money and possessions? Have you?
5. Have someone read Matthew 6:19. We have a tendency to worship things that cannot sustain our worship. Why do believers put their hope and devotion into earthly treasures? Is this idolatry?
6. Have someone read Matthew 6:20 and Luke 12:32-33. How do you store up treasures in heaven?
7. Tithing is the symbolic act of worship that acknowledges that God is in control and owner of everything you have. Have someone read Matthew 6:21. Should the other 90% be used for kingdom purposes too? Why or why not?
8. Do you, after hearing the sermon this Sunday, need to confess anything or repent of anything? What in your life needs to change?

Prayer Requests

A place to write out your groups' prayer requests

SERMON NOTES

DESPERATE HOUSEHOLDS, *Treasure Principle*, Part 2

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INTRODUCTION

In 2007, Jenny and I moved from North Carolina to Texas to attend seminary. This was a very hard move on us. She tells people that she cried for those three days on the road. I, on the other hand, was numb. I thought that I had gone insane. I hardly said anything those three days and honestly, I was afraid. We moved with \$5000 in our name, didn't know a soul in Dallas, didn't have jobs, didn't even see what our apartment looked like or even where it was located, and was not accepted into seminary. So I had a lot on my mind to say the least.

Once we got there we paid our deposit and first and last month's rent. Then paid for the moving truck and expenses. So we were left with \$2000 to live on that month and Dallas was not a cheap place to live. We attended a church that first Sunday where I had an interview scheduled. I felt God leading us to give a percentage of the severance package we received from the church. This was hard for me because I still didn't have a job, Jenny was not getting any leads, and I still had not heard back from the seminary. The percentage would have significantly cut into the funds we had left. So we tithed off the severance package and in four days I was hired, in two weeks Jenny received a job, and by the end of the month I was accepted to seminary.

This was a turning point for us on how we viewed our finances. God provided all of this not us. We were obedient to His leading and He was ever faithful with us in providing our needs. It was one of the hardest decisions that we have ever made but we began to see and feel the nature of God. He is sole owner of everything in the universe and He has only given us the job of managing it and not hoarding it.

I was reading an article out of a magazine a few weeks ago that surveyed American Evangelicals on their giving. Collectively, American Evangelicals gave 2.5% of their total annual income to their church, which averaged out to be \$700, in 2007. Yet, America is the "wealthiest" nation in the world. If your household makes \$40,000 then you are in the top 5% of wage earners in the world. Additionally, if your household makes \$50,000 then you are in the top 1% of wage earners in the world. All of American churches collectively only gave 3% to those in their community. This is the kicker for me as a pastor: 50% of American Evangelicals think money and possessions should not be discussed in church (i.e.: messages, seminars, conferences, etc.). Ironically enough, Jesus taught twice as much on money than on heaven and hell combined. Generosity is definitely an issue for American Evangelicals¹.

There is a lot of mistrust of pastors and church leaders due to all the negativity and bad experiences of Christians and non-Christians. When I see someone on TV in a purple suit with a silk white handkerchief sticking out of his coat pocket wearing a gold pinky ring asking for money (or to sow into his ministry), I get very angry. Over the years, I understand when people are cautious because pastors and church leaders have been bad stewards of God's resources. Especially when American churches collectively spend 97% of their annual budget on themselves. It is contrary to teachings of Christ.

¹ An Evangelical is someone who claims to believe in the 5 core beliefs of the Christian faith. These 5 tenets are Sola Scriptura ("Scripture alone"); Virgin Birth of Christ; substitutionary atonement; Christ's bodily resurrection; and His imminent return.

This may have caused you to be cautious of Christianity and organized religion. If you are investigating Christ, you will quickly find that following Him, especially as depraved sinners, is very difficult. But God is extremely patient with us. Your bad experiences are not examples of Christians who obeyed the teachings of Christ. These Christians were idolatrous and were mastered by money.

We all have our reasons for not giving. Whether credit card debt, tuition, company resources, family issues, or mortgage payments, we all have bills and are desperate for it to end. But no matter the excuse there is a reason why you struggle to give. The reason is because we are not grateful for what God did for us to reconcile us back to Himself. We are to be generous because God is so generous to us.

Maybe you want to do more but you are unable due to financial missteps. Perhaps you are the person who learned their finances from their parents who have struggled with debt since day one of their marriage. So you have been through credit card after credit card because you have a misunderstanding of what generosity and contentment means. No matter where you find yourself, there is no peace. You are desperate for peace in your finances.

Perhaps you have been faithful in tithing. But you tithe reluctantly. It has become a must and not an act of worship. You tithe but you are not generous. You give God 10% and keep the 90% for yourself because you view that 90% as yours. The reason why we are not generous is because money and possessions have mastered your heart and emotions.

As I was writing out this message, I knew that this topic is very unpopular. It is popular not to teach that Christians need to live a gospel-centered life that is generous. But it is one of the most needed teachings we need as American Evangelicals in 2010. I know that I will get to this again at the end of the message but the passage we will look at was scandalous. It was a part of a sermon that drove some people, primarily religious leaders, to hate Jesus.

¹⁹Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.²

This passage is part of the Sermon on the Mount, which spans three chapters in Matthew (5-7). Jesus is teaching the crowd that is following him and also his disciples, who have just committed their lives to him (Matthew 4). Most of the sermon was scandalous to the religious leaders of that day, especially this part with wealth and possessions. Many of these religious leaders were having a propensity to allow greed to rule their lives. This is one of those things that have not changed in 2000 years.

Jesus gives His audience a rule to live by and to avoid becoming prone to live with unsatisfying greed. The phrase “lay up...treasures” literally means, “do not treasure treasures.” The audience would have known exactly what Jesus was talking about with the moth, rust, and thieves. In the cultural context, people would actually bury expensive clothes in the ground or in caves, but eventually moths would destroy it. They would do the same with coins but in time rust would erode the coins. Thieves then

² All Scripture referred in this sermon, unless otherwise noted, is taken from: The Holy Bible: English Standard Version. (Wheaton: Standard Bible Society, 2001).

would actually dig through walls and steal people's strongbox, where they kept their money. So Jesus was explaining to them that nothing you treasure on earth is safe.

This reminded me of the show on the Discovery Channel, *It Takes a Thief*, which had two ex-burglars teach people the hard way to protect their stuff. Over the 80 episodes there were two responses from the people after they were robbed. One of the ex-burglars would actually watch the break-in with the family and then afterwards the ex-burglar who did the break-in would meet the family. One was the normal retaliation and threat to kill the burglar. The other was when people said that they had felt violated. The reason why they felt violated was because they treasured the things that had been stolen (which was later returned). They put their hope, faith, and devotion into the earthly treasures.

We are not to lay up/save our treasures here on earth because nothing we treasure is safe. Investments, real estate properties, homes, cars/trucks, and memorabilia are susceptible to be destroyed. Think about it 100 years from now everything we own will either be in the landfill or destroyed or your grandkids will be fighting over it. We cannot put our faith and hope in earthly treasures because when we do and they are taken from us we will feel violated. These treasures were not to be the objects of our worship because they cannot sustain our worship.

Jesus then starts off the next verse with a "but," which is contrastive conjunction. Jesus is teaching the crowd and His disciples that they are to store up treasures in heaven rather than accumulate treasures that will eventually be destroyed. So if people devoted themselves to storing up treasures on earth they were instead to devote themselves to storing up treasures in heaven. They are to store up treasures in heaven where no thief can steal that treasure or moth or rust will destroy it. It is not like a thief will be able to catch God by surprise. So the question begs to be answered how do we store up treasures in heaven?

Storing up treasures in heaven is all about being generous and giving our treasures away. This does not mean taking away from our income and savings to provide for our family. This is about taking our treasures and using them with a kingdom perspective. Using them for God's glory and for the good of others. Those good works are heavenly investments. Please understand that this is not about salvation. Being generous does not save you. You are commanded to be generous as a disciple of Christ. We are taught to live a gospel-centered lifestyle where generosity is practiced. We are to be generous because God has been so generous to us.

An example of this is seen through selling off some of your possessions and giving to those in need (Luke 12:32-33). It is offering up your home to those who just lost their home. It is also living a lifestyle that is not about keeping up with the Jones' but a life of contentment and being satisfied in God's provision. Like Jenny and I drive older model Toyotas. We drive safe and reliable vehicles. It doesn't bother me when I pull up to a light in a '04 Camry and the guy next to me is driving a '09 Lexus. I don't care what he thinks of me. We would rather take the other money that would go into buying a brand new vehicle and helping someone in need. When we bought the '07 Highlander, we didn't buy the '08 model because we saved \$7,000. It is unhealthy to have your hope and status in a vehicle. Our vehicles do not define us.

²¹**For where your treasure is, there your heart will be also.**

Jesus sums up the last two verses with this summary. He explains that there is a connection between your treasure and heart. That what they treasure is a reflection of where their heart or devotion lies.

Your heart will be in one of two places, either in hoarding or giving. A clear picture of your heart is seen through your wallet, especially during this time of the year when we do our tax returns. See what percentage you gave the past year according to a giving statement and your W-2. Did you know that 80% of evangelical Christians gave less than 10% to their local church? As generous as God has been to us, that is very revealing. It is pathetic that we would rather devote ourselves to hoarding than giving to those who are in need. There will be a feeling of violation when the things we treasure are taken from us.

Tithing is one of those things that is misunderstood and misinterpreted from the Scriptures. Tithing is not giving 10% begrudgingly. Tithing does not stop at 10%. Tithing is not tipping God for His service. Tithing is not giving 10% and hoarding the rest because it is yours. All 100% of your income is God's. He does not need your money, but allows you to be a part of Him expanding the kingdom.

Tithing is a starting point for generous believers. The other 90% is used for kingdom purposes. Tithing is the symbolic act of worship that acknowledges that God is in control and owner of everything we have. John Piper says that tithing is the middle class' way of robbing God. I love it when a Christian uses the verse in Malachi to defend that they are only to tithe (Malachi 3:10). But they miss very quickly that "tithes" is plural—meaning multiple 10%.

²²The eye is the lamp of the body. So if your eye is healthy, your whole body will be full of light, ²³but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness.

At first these two verses do not seem to fit, but they are very relevant to the context and Jesus' teaching on money. This is a subtle wordplay and a metaphor explaining our heart (attitudes). In the cultural context, many people believed that the eye emitted light, which enabled them to see. So a healthy eye would emit light so that the body can function properly and a diseased eye distorts light, which means that the body would not function properly. A healthy eye is then compared to generosity and the diseased eye is compared to stinginess. Jesus is attacking a pre-occupation with selfish materialism that will eventually end bad and calls for a Gospel (eternal) perspective.

²⁴No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money³.

Jesus continues His teaching on money with suggesting that those earthly treasures are idolatrous. It is impossible to serve two masters. It is interesting that Jesus uses the word "masters." This implies that you are someone or something's servant (slave). Jesus teaches that you will hate one master and love the other. It is impossible to love both. It is impossible to devote yourself to two masters because they will vie for your attention and labor. So the end result is that you will cheat on one to serve the other. He culminates this verse by suggesting that the two masters are God and mammon (money and possessions). We can't do both. We cannot serve God and mammon at the same time.

If we are devoting ourselves to our earthly treasures (money and possessions), we are going to be enslaved to them. We will constantly be fighting against God and hating Him when He begins to "master" or better yet lead us into a gospel-centered life that is defined by generosity. When He says give while we are hoarding we are going to despise Him and hate Him.

³ The word "mammon" is an Aramaic word for possessions and money.

It is like when a husband gets home and the wife is waiting to talk with him. He wants to watch the game when she wants to talk. He cannot do both. He is going to either neglect his wife or the game. He can try to do both but he will hurt his wife because she does not have his undivided attention. This is not multi-tasking. Multi-tasking involves two or more heartless actions.

When we are chasing our financial dreams, investing like a wild man, and keeping up with America's poorest family—the Jones'—we will be finding ourselves serving money and ignoring God and Christ's teachings. When we are serving our possessions, we will be finding ourselves serving them and despising God when we leads us to give them away. The ironic thing is that everything belongs to God, including our money and possessions. Everything is a gift from Him to us.

When Jenny and I are saving money and I feel that God is leading you to give that money, there is a tendency to put that money in a CD or a money market account where there are penalties if taken out early. When the bank says a 1-year account, I say can I put it in a 5-year account so that money cannot be used. I tell God sorry you cannot use it I would be a bad steward if I take that money out early. I struggle with generosity because there is ungratefulness in my heart for the things He does for me. God is brutally patient with me.

Your home, your vacation home, your boat, truck, car, television is all from God. A reason why we put our hope and faith in these things is because we are not secure with our identity in Christ. We work and work and work to obtain these things and get more of those things...never content because we are devoting ourselves to a lifestyle that none of us can afford. You sacrifice a gospel-centered life, your family, and your marriage so that you can store up temporary treasures here on earth. In a split second all of these things can be taken from you.

Your kids are a gift from God. They are not yours. God allowed you to be the stewards of those little souls. But many parents are worshipping their kids. They are devoting their time, energy, and resources to their kids. Everything in their life revolves around their kids. You have the dad living out his dreams through his son, who doesn't want to disappoint his dad. You have the mom living out her dreams through her daughter, who doesn't want to disappoint her mom. This is why there are so many people who despise God when death comes knocking on their kid's door. They have hoarded their kids instead of seeing them as God's.

All of us have been created to worship and we normally worship things that cannot sustain our worship—money and possessions. God is the only one who can sustain our worship.

If you have been cautious of Christianity and organized religion because of bad "Christian" stewards, please realize that this is not the teaching of Christ. These Christians were idolatrous and were mastered by money. But you cannot put your faith and hope in human beings, who are vulnerable to sin. If you are being to investigate Christ, investigate Him. It is so easy to get the focus on men and women who have been poor stewards.

This was not a popular teaching and this is not a popular teaching. Please stop wearing the corny Christian shirts ("Spirit" instead of "Sprite"), please stop claiming Jesus as your BFF, and stop telling people that you love Him when you choose to live a lifestyle of stinginess and hoarding. This is not a game. Following Christ is a lifestyle not a game that we play. If we cannot chose to live a gospel-centered life that is generous, then we are simply committing idolatry by devoting ourselves to money and possessions.

For those who have been mastered by money and possessions, the lottery is not going to free you from slavery. Some of you are praying that you just win the lottery because once you do you will be debt-free. If you are not beginning to live a Gospel-centered life of generosity when we are trying to get out of debt, how is thousands and millions of dollars going to help? If your kid were not handling their bike with some tender loving care, why would you go out and get them a car when they turn 16? If you had any sense you would not get them a car because they are not taking care of what you had given them. The same is with our heavenly Father until we get our attitudes with an eternal perspective no amount of money is going to fix our problem.

Maybe you want to do more but you are unable due to financial missteps. Begin to make a commit to give a percentage of your income to your local church⁴ and then start to pay off your debt. Once you are able to pay off that debt you will be able to do more with God's money. Make a commitment to faithfully give a percentage of your income, which is not yours to begin with but God's.

Remember all of us have been created to worship and we normally worship things that cannot sustain our worship—money and possessions. This is idolatry. God is the only one who can sustain our worship.

Imagine what our lives would be like when we live generously. Our lives would be a reflection of the generosity God showed us as He sacrificed His Son on our behalf so that we could enjoy His fellowship through redemption. Think of what we could do as a local church in reaching our community with the Gospel when we commit to giving as Christ taught us to.

⁴ Each Christian is responsible for being a part of a local church. A way this happens is by giving a percentage of your income to your local church to financially support its mission. If you are unhappy with your local church, withholding your money is not the spiritually mature way to handle your frustration. If you cannot support your local church, then it is important for you and your family to be involved in a local church you can support.