

# MONEY, FINANCE AND GIVING

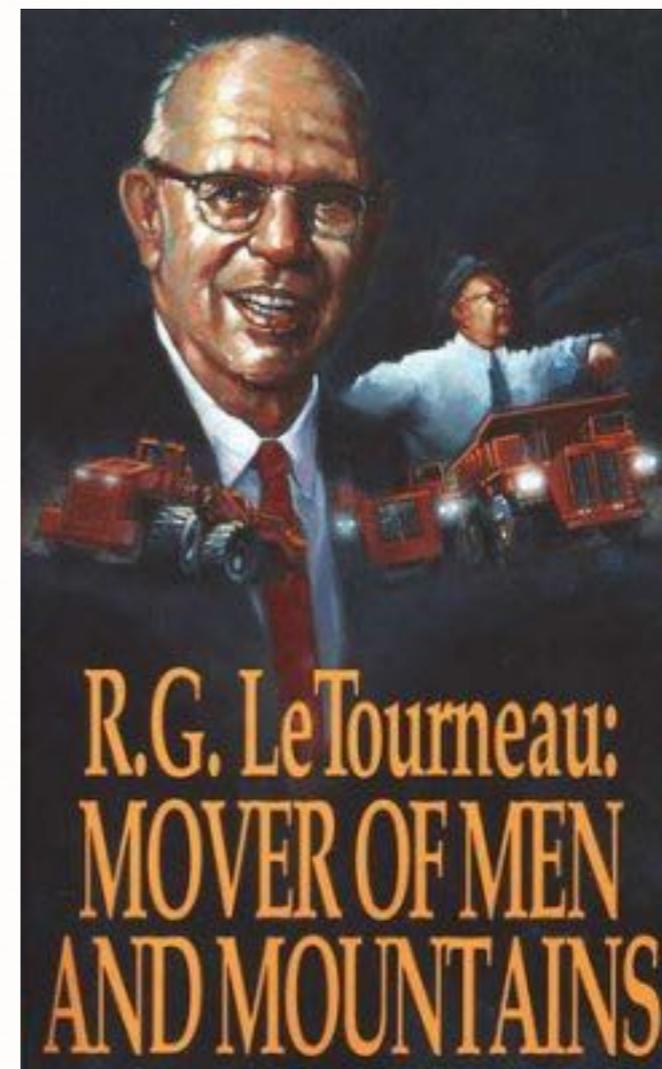
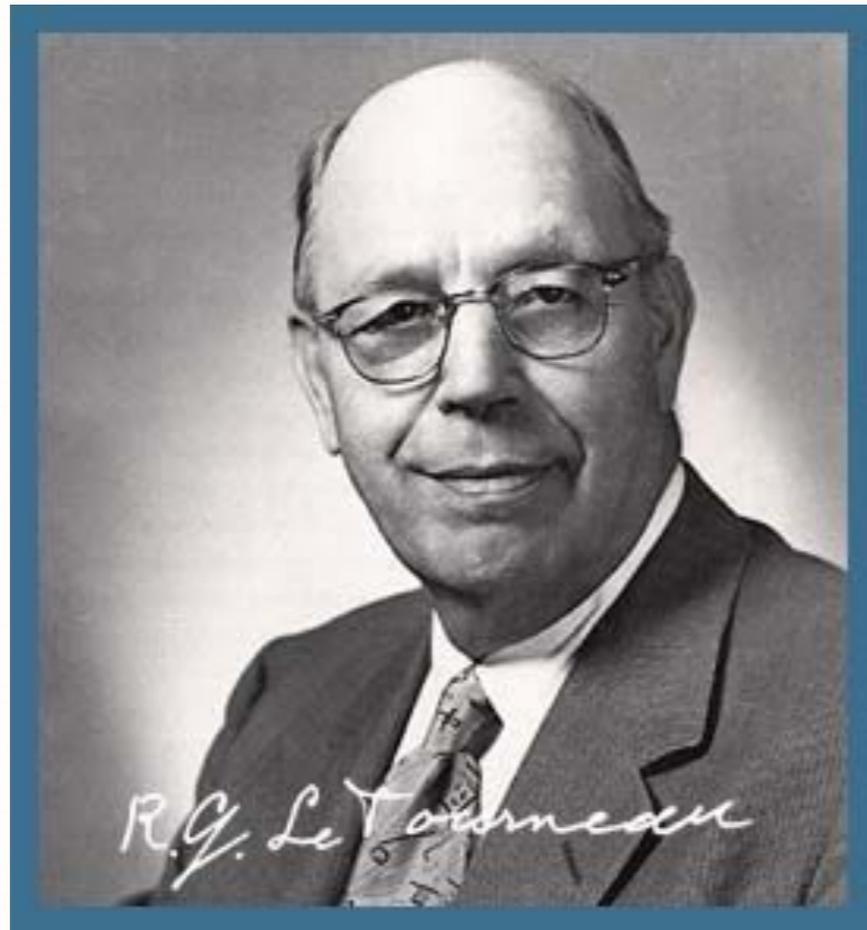
# INTRODUCTION

- Questions from last week
  - E. J. Janik
  - R. G. LaTourneau
- Biblical Perspectives on Money and Finance
- Biblical Perspective on Giving

**QUESTIONS  
FROM LAST WEEK**

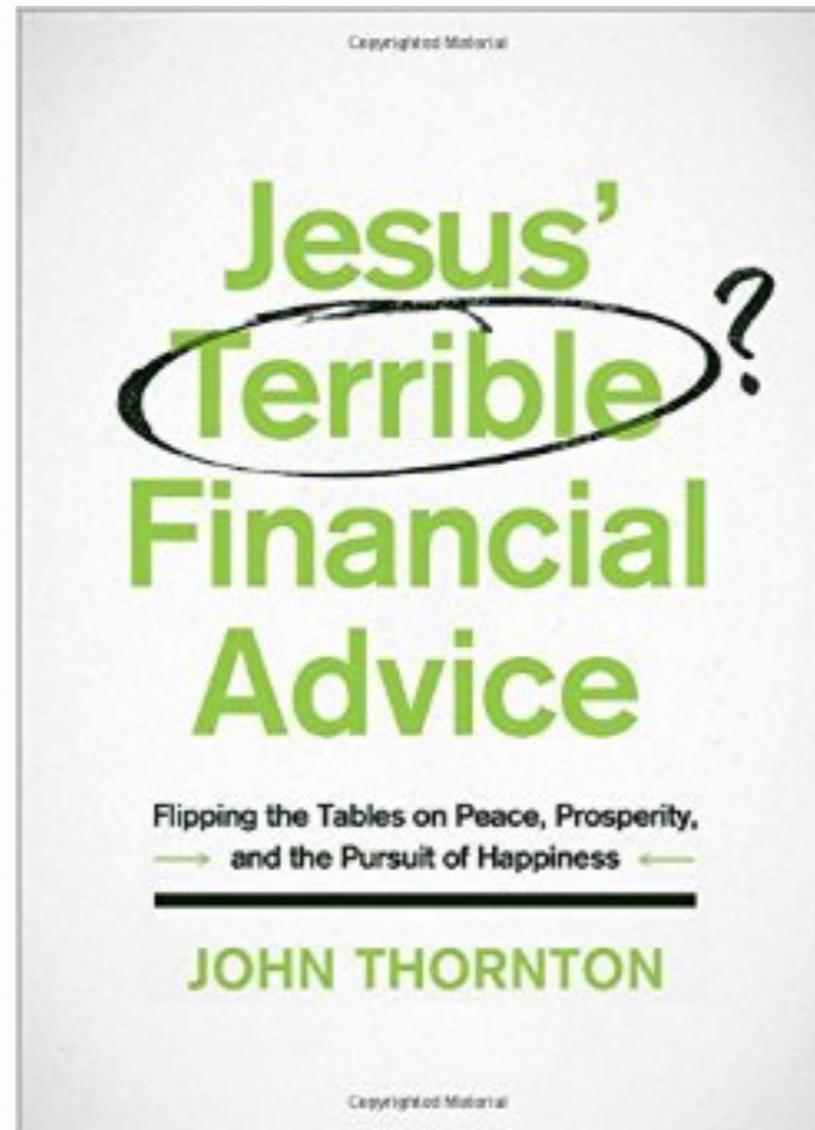
# Giving Testimony

# R.G. LETOURNEAU



**BIBLICAL  
PERSPECTIVES  
ON MONEY AND  
FINANCE**

# TERRIBLE ADVICE?



# BACKGROUND

- The Book I Couldn't Write
- Dr. John Thornton - was a CPA and professor, who decided to highlight every passage in the Bible dealing with wealth.
- Found 1,300 pages that took him 115 pages to type out on 115 pages in 12-point font.
- He became overwhelmed with questions about those passages.

# TWO MASTERS

- A Tale of Two Masters (Matthew 6:24)
- “You cannot serve both God and money”
- His son Joshua, with a concussion, learned so much about God’s love for him.
- Why can’t I love them both?
- “Money can become an insidious illusionist, an idol that misdirects our attention to itself.”

# TWO MASTERS

- “As a fake god, money’s only power is imitation. It falsely promises to give you the world. Even though the world isn’t the idol’s to give.”
- “Jesus is not trying to impoverish us when He tells us to store up treasures in heaven. He wants to enrich us.”
- Bondage and fear: “You need me” and “You can’t live without me.”

# RICHER OR POORER

- For Richer or Poorer? (Mark 10:29-30)
- “No one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age.”
- Current debate: Does God want you rich or poor?
- Prosperity Theology and Poverty is Piety Theology

# RICHER OR POORER

- About 20 percent of the 1,300 verses fit into one category: *Treasures: Temporal*.
- Rich young ruler (Mark 10:17-31) destroyed the view of the disciples that wealth is always God's blessing.
- "If we are seeking heaven because our life here is so good that we don't want it to end, or simply because we don't want to go to hell, we've missed the point. We've made the same mistake this young man made."

# GREAT DECEPTION

- The Great Deception (Mark 4:18-19)
- “Still others, like seed sown among thorns, hear the word; but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.”
- Compare the verses that explain God’s promises to the promises money makes to us: Meet all your needs (Philippians 4:19).

# GREAT DECEPTION

- “We are deceived whenever we think that we have a better plan for our lives than God does.”
- “With wealth comes weeds. Weeds that can choke out the very life He desires.”
- Application: Part 1 - If money were no object, what would you buy?
- Part 2 - Put a checkmark next to the things on your list that you think God will never give you.

# JUST MONEY

- Just Money (Matthew 25:29)
- “For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them.”
- Biblical view of justice: (1) Diligence over sloth, and (2) Righteousness over wickedness, and (3) Generosity over stinginess
- Do what is right and be generous.

# PROFIT PRINCIPLE

- The Profit Principle (Luke 14:28)
- “Nothing moves us more than seeing the depth of Jesus’ love for us. That He would give up His life to make a way to His Father. Yet nothing terrifies us more than when He says that we should do the same.”
- Revenue - Cost = Profit
- “Jesus is offering an investment of a lifetime.”

# PROFIT PRINCIPLE

- “Following Jesus costs everything we have. But not nearly what He is worth.”
- Jim Elliott - wife, *Through the Gates of Splendor*, tells his story of Jim and four other young men, lost their lives in Ecuador in trying to bring the gospel.
- “He is no fool who gives what he cannot keep to gain that which he cannot lose.”

# GIVING PARADOX

- The Giving Paradox (Luke 6:30)
- “Give you everyone who asks you, and if anyone takes what belongs to you, do not demand it back.”
- “It is impossible to love without giving . . . and the greater love, the greater the gift . . . but great giving is not necessarily great loving.”
- Of the 1,300 verses, giving didn't even make it into the top five categories!

# GIVING PARADOX

- He wondered how this could be.
- God was so busy giving to us, that His giving crowded out any amount of giving on our part.
- “Every good and perfect gift is from above, coming down from the Father of heavenly lights, who does not change like shifting shadows” (James 1:17).
- When we give to “everyone who asks” (Luke 6:30), we show God’s kindness.

# GIVING PARADOX

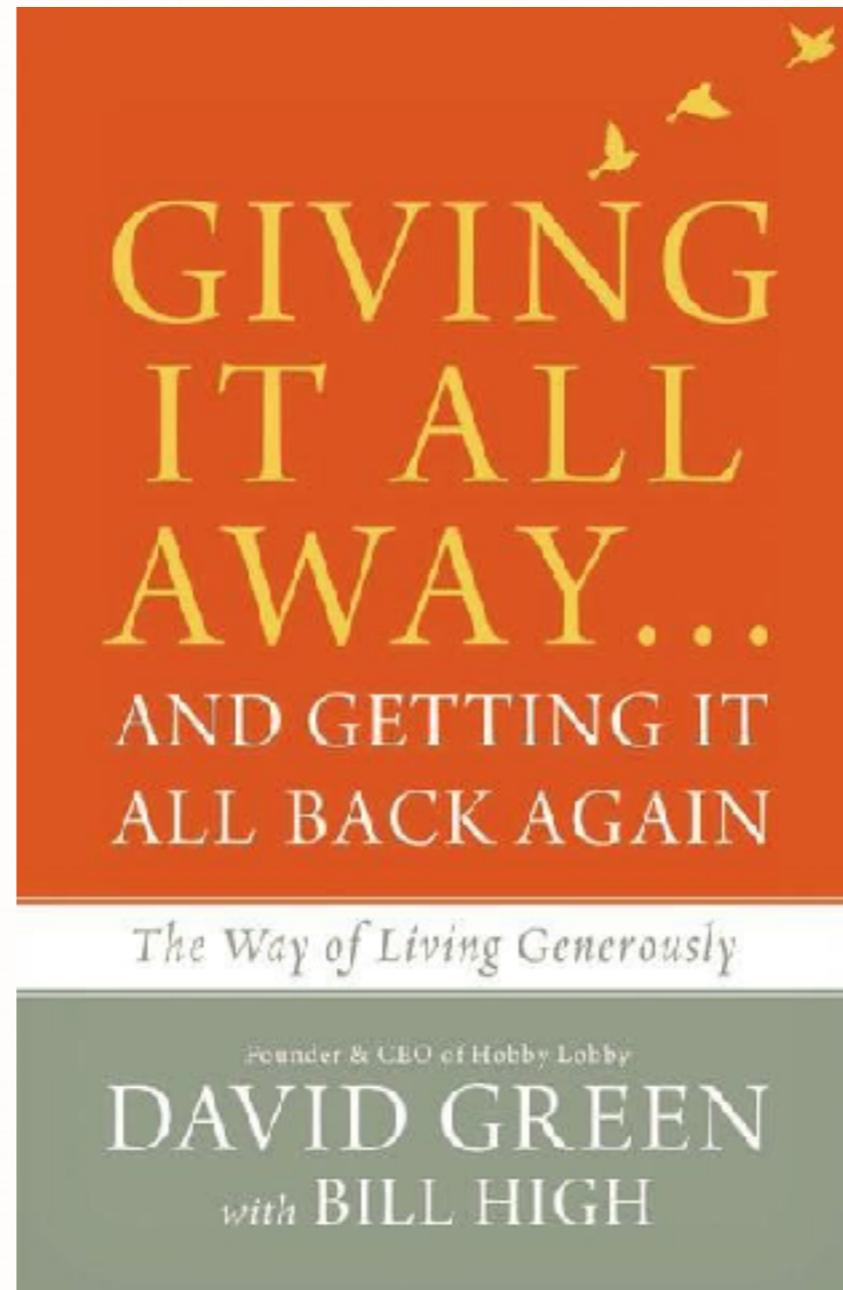
- “By giving, we remember who it was who gave us all we have and are, and with a generous spirit we respond with gratitude to God for His provision to us and look to give as He gave.”
- Are Christians giving a tithe?
- One study found that church giving decreased from 3.11 percent (1968) to 2.43 percent (2008).
- Barna study: Less than 10 percent give 10 percent.

# GIVING PARADOX

- Three questions:
- Can we give too much? - Consider the story of two poor widows: 1 Kings 17:7-16 and Mark 12:41-44.
- Can I give to the wrong person? Apparently not.
- Can I give irresponsibly? Apparently, yes. God does not give anyone everything they ask for.

**BIBLICAL  
PERSPECTIVE  
ON GIVING**

# GIVING IT ALL AWAY



# IT'S ALL GOD'S

- One night, David Green was praying about the hardship the company was going through, and he sensed God saying, "This company belong to me. Don't touch it. It's mine."
- He realized that his worry about Hobby Lobby was largely due to the fact that there was too much human effort.
- He went back into the house, took out a piece of paper and wrote: "I own Hobby Lobby. Signed God."

# IT'S ALL GOD'S

- They decided to close their stores at 8:00 PM instead of 9:00 PM or later.
- They are only open 66 hours for 6 days a week.
- He did this because he remembered the human toll that the normal retail schedule has on employees and families (getting kids to bed).
- Even more radical was their decision to close on Sunday as a concern for their employees.

# IT'S ALL GOD'S

- They also wanted to raise pay rates but were hesitant because of corporate debt.
- Nevertheless they raised the rate to \$10/hour when the federal minimum wage was \$7.75/hour.
- The next year, they tacked on another dollar. The next year, they did it again. The next year, they did it again.
- Each jump added \$10 million to the payroll.

# IT'S ALL GOD'S

- They also work to apply the Golden Rule.
- If a supplier short-ships something, they will point out that they ordered 100 Christmas ornaments but only received 92.
- But they also will let them know if they accidentally ship 106. When he called vendor to tell him that there wasn't a shortage but a "longage," he was shocked and said "Nobody has ever done this before."

# GIVING IT ALL AWAY

- From the first dollar he earned picking cotton as a grade-schooler, he was taught to give God 10 percent.
- Acts 20:35 - "It is more blessed to give than receive."
- Proverbs 3:9 - "Honor the Lord with your substance, and with the first fruits of your increase."
- Business leaders could understand personal giving but could not understand why a corporation should be giving away its hard-earned profits.

# JOY OF GIVING

- When we give to God, we allow God to “open the floodgates of heaven” (Malachi 3:10)
- Unfortunately, many Christians see the opposite.
- What about the excuse that ministries might not use the money wisely?
- Use the Evangelical Council for Financial Accountability or Charity Navigator to check out ministries.

# HOW TO GIVE?

- Set your criteria - evangelism (10), training (9)
- Set your giving amount - his target is to give away roughly half of their earnings each year.
- Set fire for the future - they are determined not to let the fire of generosity die out at Hobby Lobby.
- Give directly or indirectly? - Gates Foundation vs. Hobby Lobby.

# BOOKS

