

What's In Your Wallet? II Corinthians 9:6-8

Portions adapted from a sermon by Richard Pfeil at SermonCentral.Com

Here we are again at the start of the Autumn Stewardship season. You have already heard the Session's request for your help in planning wisely for our future; this time, not only in pledging support for next year's ministries, but also your support for our three-year 175th Anniversary Campaign (a special effort to get our physical property in shape for its upcoming anniversary and many years to come).

I think I know how most Christians feel about Stewardship season and all the other similar requests that to fill our mailboxes this time of year, because I am the same way. When anyone starts asking for my money, it raises all kinds of conflicting emotions: my generous spirit bumps into my greed, my faith stumbles over fear, and then guilt piles in on top. Add to all this, trying to plan out my giving in the face of unknown future finances just ties my stomach in knots. But I don't know why this should be because sharing what God has blessed us with is a basic act of Christian discipleship; an act of seeing Jesus as Lord.

Stewardship, the discipline of thoughtfully managing and planning how to best use all that God has entrusted us with, is really just another part of our worship along with the singing, praying, Bible study, and passing of the plate that we do each week.

But I still don't like stewardship campaigns – the same way I don't like dental exams – both of which I buck up and face every year. Partly because it is hard to get away from the Church's stewardship campaign seeming so business oriented and the feeling that the church is just trying to get a bit more out of me each year (about this time, in the back of my head, greed and fear start pulling on their gloves).

And sometimes I think, shouldn't my giving just be between me and God alone? Doesn't the Bible say something about when offering alms, not letting your right hand know what your left hand is doing? Yes it does, but what Jesus was talking about there had nothing to do with stewardship but with using your acts of generosity as a bragging point before God and your neighbors. You might call this **conspicuous dispersion**. Jesus did teach that when you are giving to someone in need, do so quietly, in secret, and God who sees what you have done in secret will reward you accordingly.

But in regards to stewardship, Jesus said "*count the cost before you build*," know your resources before you undertake a new project – and that is very applicable to our stewardship both as individuals and as a Church. Which is exactly what the Session is trying to do: to faithfully plan how best to use the resources you plan to share with us

in order to serve the needs we expect to face. The less you think through your stewardship options the harder it is for us to plan out our corporate stewardship.

So while I feel a bit squeamish talking with you about money, especially since you pay my salary and on that basis could question my motives – but look at it from my point of view, which is like asking 200 for a raise. But I suppose I should be as bold as Paul in straightforwardly asking you to grow in your stewardship; by planning how you might financially support the ongoing ministry in this corner of God’s kingdom. I will tell you that the Salley family pledges every year and we have also already pledged to the anniversary campaign (as far as I know, so has every member of the current Session). As your pastor, I am always trying to lead you, first by example, then by teaching, so, this morning let’s simply open up the scriptures and look at what the Bible has to say about financial stewardship.

What attitude should we have towards giving, and more specifically planning our giving? The Apostle Paul has something to say about planned giving here in the 2nd Corinthians portion we read today.... The backstory is this: while Paul was out on his second missionary journey, apparently Jerusalem was hit by a famine and all those living there were in difficult straights. Since he was soon headed back home, Paul asked all the Gentile Churches he had planted if they would consider gathering together a financial gift that he could carry back from them for those in Jerusalem.

He also asked the Corinthian Church to do the same, which is surprising because this was his troublesome Church, they couldn’t seem to do anything right, and this second letter to them was a rather starchy reprimand to correct what they were doing wrong. But what is even more surprising is that the Corinthians in spite of their other problems had indicated that they were excited about being able to help Jerusalem; so now Paul was just now reminding them to get everything collected before he got there – thus everyone would know this was a gift they had voluntarily offered and not under coercion by Paul. To which he then made this comment

the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. (Verse 6)
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I love this analogy about the sower. Because giving is really to sowing which in direct opposition with how we now perceive giving.

- We tend to see giving as losing.

- Giving is paying out
- Some don't even think of giving outside of the tax write-off they can receive in return (if I give this much, I will be able to keep that much more).

How many times have you given in the offering plate or thought about giving a certain sum, and your mind starts playing tricks on you—"That could be a car payment." "That could be this week's grocery bill." "That could my new tires." You feel that because you gave the money in the offering, you lost it, that it's not coming back to you at all. This is how we tend to see giving—as something that's lost.

Yet scripture is very clear—giving is sowing. Sowing is a farming term. What happens when you sow? You expect to reap. You take a whole ear of corn and strip all the kernels off it, put each of them into the ground, and what happens? From one ear of corn, how many rows of corn can you plant? Each of those kernels will grow a stalk, and how many ears of corn are on each stalk? This concept of sowing is amazing. When you are sowing, you are not losing anything, you are actually multiplying. Plant a zucchini seed and you have enough zucchini to last a lifetime. One tomato plant can grow an amazing number of tomatoes.

That is also how giving works in God's kingdom. Every time you give, you need to remember that you are sowing seeds and a harvest is coming. This whole concept of sowing and reaping is built into the very fabric of life. Unless people and things give, we will all die.

Look at the Dead Sea itself or any other body of stagnant water. Healthy water is constantly flowing, giving and receiving. The only water that is bad for you is the water that only receives. It becomes stagnant and has no movement.

The same thing is true with people. The happiest people are not the takers but the givers. The happiest class in our society is the middle class, not the upper class. Why? Because they tend to be the people who both give and receive. This is true spiritually as well. Jesus said, "If you want to save your life, you must lose it."

In banking, even in a bad economy, those who invest will out-perform 10, 20 or 100 times over those who put their money in their mattress or save it in a bank. As Proverbs teaches, if you keep your money, you will not do as well as if you give it.

Some give freely, yet grow all the richer;
 others withhold what is due, and only suffer want.
**A generous person will be enriched,
 and one who gives water will get water.**

Proverbs 11: 24-25

Back in the land after exile, the people of Israel were going through hard times, and in response they were beginning to hoard their crops and begrudge their required tithe. When the prophet Malachi spoke up for God.

*Will anyone rob God? Yet you are robbing me! But you say, 'How are we robbing you?' In your tithes and offerings! You are cursed with a curse, for you are robbing me—the whole nation of you! **Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts;** see if I will not open the windows of heaven for you and pour down for you an overflowing blessing. **I will rebuke the locust** for you, so that it will not destroy the produce of your soil; and your vine in the field shall not be barren, says the Lord of hosts. Then all nations will count you happy, for you will be a land of delight, says the Lord of hosts.*

Malachi 3:8-12

God challenged them to put Him to the test: They were to be faithful in their giving and see if God didn't repay them by increasing their harvest, cutting off the locust, growing more grapes on the vine. Then not only they but all the nations around them would know they were blessed. That's what Paul meant when he said *the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully*

To put God's sowing challenge in modern terms, As He promised the Hebrews, God promises us Christians as well, that He can and does enable things to act in our favor.

God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. As it is written, '*He scatters abroad, he gives to the poor, his righteousness endures for ever.*' 2 Cor. 9:8

There are a thousand ways this can happen. Perhaps your car will run for 200,000 miles and not just 98,000. Maybe your appliances will last longer. God can help you avoid costly accidents at home or can bring people into your life whose kids are the same size as yours so that they can pass down clothing to you. That's a wonderful savings. God can put you in the right place to get the right buys. God can provide you with a better job or help you find an honest serviceman instead of a dishonest one who would cheat you. **God has promised to prosper us and to bless us as we live out our love for him;**

living according to His purposes, Sowing is one of God's purposes; as Galatians 6:7 says, "You reap what you sow."

I love the Capital One "Quicksilver Card" commercials with Samuel L. Jackson strolling confidently through a maze of choices, knowing that he is always going to get a 1½ percent return on all his purchases, everywhere, all the time. Or if you prefer, Jennifer Garner making airline seats appear from midair just by waving her Quicksilver card. Whichever gender you prefer, Samuel L. Jackson says it better: "WHAT'S IN YOUR WALLET?" And I'll admit, 1½% back on every purchase is nice and it does build up if you not paying out somewhere between 14% and 19% interest in the unpaid balance.

**You will be enriched in every way
for your great generosity,**
which will produce thanksgiving
to God through us 2 Cor. 9:11

But how does 1½ % compare to be "enriched in every way." Another bank is now advertising their DOUBLE CASH card giving back 1% when you buy and 1% when you pay. God has that beat as well. He says when you sow to other's needs you will be enriched by your generosity – both physically and spiritually – and other's will be moved to thankfulness and prayer in your behalf; that beats 2% all over the place.

So I have to say it: What's in your wallet?
Just a bunch of credit cards?
or do you have God and God's purposes in your heart.
I know which promises the best return on your investments.

He who supplies seed to the sower
and bread for food will supply and
multiply your seed for sowing
and increase the harvest of your righteousness
2 Cor. 9:10

To give, then, is to sow; how well are you sowing?
Are you sowing sparingly? Then you will reap sparingly.
Are you are sowing generously, you will reap generously.
Are you sowing, or are you eating your seed?
No farmer would ever eat their seed because that means there will be no harvest.

John Calvin, another one of our Reformation fathers, wrote a commentary on this verse: "*Whenever fleshly reason calls us back from doing good from fear of loss, we should immediately oppose it with this shield, "But the Lord declares that we are sowing."*

So if giving is sowing. How much do we give?

Is the Biblical standard ten percent?

The answer is yes and no. The tithe (10%) was the Old Testament standard specifically required of the Hebrew Nation – to remind them that their “Promised Land” was first and always God’s land to give.

But we live in New Testament times. And the New Testament doesn’t mention a percentage. Perhaps because they felt that ten percent was too limiting. Some people wanted to give more than ten percent, and they gave what God placed upon their heart. **But, the New Testament does also give guidelines for our giving:** You will find them right here in verse 6 of our text:

Each of you must give
as you have made up your mind,
not reluctantly or under compulsion,
for **God loves a cheerful giver.**
2 Cor. 9:6

Here is verse 6 just listed out:

1. We should plan our giving (stewardship)
2. We should give freely not grudgingly
3. We should give cheerfully

First , this is where Stewardship campaigns come from: The Bible does teach that we should plan our giving. Jesus taught that before anyone builds a building, that they should count the cost. Lest in failing to finish what they had started they open themselves to ridicule. And if you read this passage of scripture in **Luke 14:25-25**, you will find that he was specifically referring to both our discipleship of him, and our possessions. After which he concluded, "*Let anyone with ears to hear listen!*"

So planning our giving, determining what we are able to give and still make all the ends meet, is encouraged. The second guideline is to gauge your attitude towards giving: do you give grudgingly or cheerfully? At first this may sound trite: Be happy about your giving, be happy in your work. But, checking on my cheerfulness in giving is actually a very helpful guide.

- On a practical level, it helps me gauge where my faith is at. How much can I give and still be grinning?
- It also steers me to those ministries that I want to be a part of. Even after you sift out all the scams, there are so many good organizations doing so much good for humanity and God's kingdom that you cannot support them all. So I lean heavily on my heart. What am I drawn to? What do I want to be a part of? While I will pray for and applaud every Christian mission, I will also open my wallet for those which I feel drawn to.
- And dare I say this ... the cheerfulness test also pushes me to consider if I can be happy giving more.

Giving cheerfully, is a standard that meets me where I am and what feel I can give at this point in my life. It also challenges me to go one step farther each time and to trust God for my financial sufficiency. God promises us this:

He who supplies seed to the sower and bread for food
will supply and multiply your seed for sowing
and increase the harvest of your righteousness.
You will be enriched in every way for your great generosity,
which will produce thanksgiving to God 2 Cor. 9:10-11

So there you have the New Testament standard for stewardship.

1. Determine what you can afford to give – and yes, if you can afford to give a bit more – so you will still have enough and others can also have enough. That is what Bedford Presbyterian is asking you to do this month. So we can also plan. And all God's children – including your pastor -- can live in joyous sufficiency.
2. Second, give what you determine to give not grudgingly but joyfully, considering God's promise in return "enrich you in every way,"
3. And finally remember this principle of God's kingdom. Giving is not giving away, **giving is sowing**. And you will always get back in proportion to what you have sown: sparingly or abundantly.

In closing, think about this. Our motivation for giving is because we are thankful for what God has done in our lives. If you are wondering whether you have things to be thankful for, consider this:

If you have food in your refrigerator and clothes on your back, a roof over your head and a place to sleep, you are richer than 75% of those who live in the world.

If you have money in the bank and in your wallet and spare change in a dish somewhere in your house, you are among the top 8% of the world's wealthiest.

If you can attend a church meeting without fear of harassment and arrest, torture or death, you are more blessed than 3 billion people in the world.

If you never experience the danger of battle, the loneliness of imprisonment or the pains of starvation, you are ahead of 500 million people.

If you can read, you are better off than 775 million people on earth who cannot.

<https://www.elephantjournal.com/2013/07/534208/>

What is Christian giving? It is simply a challenge for us to look at what's in our wallet and then set aside, according to God's leading, a portion or percentage for Him because we are thankful for his blessing and we want to provide that blessing for others so that they may know this God.

What will God do in response? (quote again from last screen)