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## Give with a Servant's Heart

*"No one can serve two masters. 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 money." (Matthew 6:24)*

I am not normally inclined to give great attention to facts and statistics. Maybe in baseball—but anywhere else, it just does not seem to excite me. However, I came across some statistics that made an impact; in fact, they astounded me. Consider these for a moment:

### **A Financial Audit of America:**

Eight out of 10 people spend more than they make.

In the year 2000, people in America spent \$1.17 for every \$1.00 they earned.

Nine out of 10 people have no consistent savings plan.

80% of Americans owe more than they own. Seven out of 10 people will live in debt and die in debt.

### **At Retirement:**

Only 2% are financially free.

23% must continue to work.

45 % of retirees depend on relatives for subsidy.

30% depend on charity.

### **The Average American family owes:**

\$15,000 – \$20,000 on family loans

\$17,000 – \$19,000 on credit cards

\$20,000 on two car payments

\$120,000 on a mortgage

More than 60% of failed marriages cite money problems as the root cause of divorce, and 63% cite credit card abuse as the root cause of bankruptcy. (Reggie McNeal, 2000)

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Money is not evil in and by itself. It does, however, make a terrible master. Judging by the statistics, money has become the master as well as the devotion of more and more people. Christians are by no means exempt from this slavery of wanting more.

"More." Four letters that make up one of the most powerful words we know and speak. We are promised that true contentment is obtainable if we only had "more." All day long we are assaulted with advertisements that promise us one of three things: more pleasure, more power or more prestige. That's it. I tell the eighth-grade students in my religion class that those three things are what is being sold in most advertisements. Oh, there is a car to be bought or a perfume to be worn, but behind all the products are pleasure, power and prestige. The really clever ads are able to sell all three in the same 30-second commercial. John Ortberg writes,

"All day long we are bombarded by the prophets of more. Use me, buy me, drive me, wear me, try me, put me in your hair. The things we can obtain just for more hair satisfaction are staggering! You can wash it, blow-dry it, condition it, color it, straighten it if it's too curly, curl it if it's too straight, wax it if it grows where it shouldn't or Rogain it if it

doesn't grow where it should. Just a little more of someone's product and your hair is sure to be happy" (p. 45).

The hair may be happy, but will you be happy? "More" is a hunger that cannot be satisfied. No matter how much "hair stuff" we have, it does not guarantee us happiness. (Of course, for some of us not a lot of hair stuff is needed anyway.) Life, however, doesn't consist in the possessions we own. Oh sure, they will give happiness for the moment, but life is more than this, isn't it? Jesus warned,

*"Watch out! Be on guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15).*

A young lady reminded me of a conversation we had many years ago. She had just been crowned as Miss Pennsylvania and was preparing for the Miss U.S.A. pageant. As we sat and talked, I asked her to remember that there was a difference between happiness and joy. Things make you happy because happiness is dependent on things outside of us. I went on to say to her that only one thing gives joy—a relationship with Jesus. Happiness versus joy. Happiness is so deceiving. We believe it will last and is so easily attainable. This is due in part because happiness is connected to things—things that seem right within our grasp.

In baseball, many hitters strike out swinging at a high fast ball. The reason this happens is that it is a pitch they can see. It is up and close to their eyes, and so they swing with all they have. Chasing after things, believing that in owning them we will be happy and satisfied, is like that. Those things—the new car, the house, the new set of clothes—are so visible. High and fast, right before our eyes. We "swing at them" as hard as we can, only finding ourselves striking out time after time.

Breaking the desire for more, however, is not easy. How does one break free? We cannot do it on our own. Seminars and books

can be helpful, but before they are of any effect there needs to be a moment of decision within the heart—not just a one-time decision, but rather one that is made each day as to whom we will serve.

This is what Joshua put in front of the Israelites. Surrounded by the abundance of the Promised Land, Joshua said,

*"But if serving the Lord seems undesirable to you, then choose for yourselves this day whom you will serve, whether the gods your forefathers served beyond the river, or the gods of the Amorites, in whose land you are living. But as for me and my household, we will serve the Lord" (Joshua 24:15).*

It was a decisive moment in their history. Joshua understood that they could no more serve two masters than they could walk in two directions at the same time. As I read through the history of the Israelites, I am amazed at how tenaciously they held onto those idols. Years following the Exodus, even generations later, they persist in holding onto false gods while still claiming allegiance to "the God of Abraham, and the God of Isaac, and the God of Jacob." The results were disastrous. The pages of the Old Testament are littered with their failures and defeats. What makes us in America think that it will be any different today?

John Calvin said, "Where riches hold the dominion of the heart, God has lost His authority" (p. 337). Two masters—God and material things—they cannot co-exist. They are diametrically opposed and cannot exist side by side. One calls for us to be humble. The other calls for us to be proud. One demands that we set our mind on things above, and the other to set our minds on things below. One calls us in the end to love the Light, and the other leads us to love the darkness. The one leads us to see the essential in the invisible, while the other leads us to think that the essential is in things seen. Whom do you serve? Look at your checkbook register

and ask yourself that question. Look at your calendar and what fills up your day. Look at what books and TV shows your mind absorbs and ask, “Whom do I serve?”

Once the matter of who sits on the throne of your heart has been settled, it is time then to turn to the Word for some very practical advice—much of it from a man who had it all: Solomon. He was one of the richest men of the Old Testament, and he offers some down-to-earth advice.

### **1. Keep Good Records – The Principle of Accounting**

*“Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations” (Proverbs 27:23-24).*

“Know the condition of your flocks.” Have you ever said, “I just don’t know where my money goes”? This may be a warning light that you do not “know the condition of your flocks.” “Knowing the condition of your flocks” is equivalent to knowing how much money you have to live on. Have you ever heard the expression, “Money talks”? I don’t think so. It doesn’t talk; it just sneaks quietly away. It doesn’t tell you it’s leaving either. God’s Word says, *“Buy the truth and do not sell it; get wisdom, discipline and understanding” (Proverbs 23:23)*. At all cost, do whatever it takes to have a sense of your resources. In order to “know the condition of your flocks,” there are four facts you need to know:

- I need to know what I own.
- I need to know what I owe.
- I need to keep record of what I earn.
- I need to know where it goes.

### **2. Plan Your Spending – The Principle of Budgeting**

*“Plan carefully and you’ll have plenty. But if you act too quickly you will never have enough” (Proverbs 21:5 GNT).*

Financial freedom is not based on how much you earn. It is based on how you spend it. Spending more than you make is a habit that does not normally change, no matter how much you make. Freedom does not come from making more. Freedom comes from spending less and being content with what you have.

### **3. Save for the Future – The Principle of Saving**

*“In the house of the wise are stores of choice food and oil, but a foolish man devours all he has” (Proverbs 21:20).*

The wise person saves. Yet, in our consumer-oriented society, we seem to have forgotten this. This is not the way it is everywhere in the world. The average Japanese family saves 25% of their income. The average European family saves 18%. The average American family saves 5%! When we live our lives with such little margin, we are bound to fall into debt, which becomes an unforgiving master. J. Rubin Clark says,

“Once you’re in debt, interest will be your companion every minute of the day or night, and it’s working against you. It has no love, no sympathy. It is as hard and soulless as a granite cliff, and you cannot dismiss it. Whenever you get in its way or you cross its course or fail to meet its demands, it crushes you” (p. 60).

Such a lifestyle is bound to lead us into a life of debt. *“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it” (Proverbs 13:11 ESV)*. This truth is put into practice in the life of Joe Paterno, coach of the Penn State Nittany Lions football team. Recently he and his wife gave a generous gift of millions of dollars to the University. When asked why he did not leave that for his family, he said that he was afraid the sudden wealth would be harmful to them, as it would not teach them the principle of saving.

When it comes to saving, John Rockefeller said it well when he said to save 10%, give 10% to charity and ministry, and live on the 80%.

#### 4. Return Ten Percent to God – The Principle of Tithing

*“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!’” (Malachi 3:10).*

Tithing is not a hard fast rule for the Christian. We live in grace and not by the law. This, however, does not negate the wisdom of tithing. Tithing is important for three reasons: In regard to my past, tithing is *a statement of gratitude*. In light of the present, tithing is *a statement of priority*. It expresses that God is first. In view of the future, tithing is *a statement of faith*. God will supply what I need to make ends meet.

The tithing that I practice is not the result of my being a strong Christian. It is just the opposite. I need to tithe because I am weak. I am way too prone to spend what I have on things. Tithing reminds me of what is essential in life and what is the priority of my heart.

#### 5. Enjoy What You Have – The Principle of Contentment

*“It is better to enjoy what we have than always to be wanting something more” (Ecclesiastes 6:9 CEV).*

I have discovered that “things” do not satisfy for long. Just when I think that one

particular thing will satisfy my longing for more, before I know it I am hungry again. Did you ever try to eat just one potato chip? Next to impossible. That is the way it is with me and things. It is important for me to get a handle on this, because there is so much at stake. My contentment with life and the ability to live with genuine and lasting joy is dependent on this. Also, my ability to share in the joy of advancing Christ’s mission is effected by these principles.

Herb got it. He was a quiet and gentle man. For years he worked in the post office. His life was not extravagant by any means. His was a modest lifestyle. Needless to say, it came as quite a shock when upon his death it was discovered that he had left various ministries a generous gift. His ability to be content in life allowed him in death to help advance the Gospel of Christ. Untold numbers of people will be blessed by his generosity that was rooted in not giving in to the desire for more.

In his life, Herb was a servant of Christ. Now, in his death, his legacy remains one of serving Christ as his estate blesses many ministries in proclaiming Christ to the lost and unbelieving world. Herb had discovered the key to a contented and fulfilled life. He served one Master—Jesus Christ. Now, his resources that could have mastered him serve the Kingdom of Jesus Christ.

**Prayer:** Jesus, you are the One I seek to serve. You are the One and only One that can free me from the bondage of serving the things of this world. Grant me the discipline, the will, and the wisdom to handle my money and possessions in a way that glorify you and enable me to be content. **Amen.**

**Challenge:** Which of the five principles for handling your possessions do you need to pay more attention to? What steps can you take to allow Christ to be the Master you serve?

**Scripture Reading:** Proverbs 21-22

**From the Book of Concord:** “So that it may be understood and remembered, I must explain this a little more plainly by citing some everyday examples of the opposite. There are some who think that they have God and everything they need when they have money and property; they trust in them and boast in them so stubbornly and securely that they care for no one else. They, too, have a god—mammon by name, that is, money and property—on which they set their whole heart. This is the most common idol on earth. Those who have money and property feel secure, happy, and fearless, as if they were sitting in the midst of paradise. On the other hand, those who have nothing doubt and despair as if they knew of no god at all. We will find very few who are cheerful, who do not fret and complain, if they do not have mammon. This desire for wealth clings and sticks to our nature all the way to the grave.

“So, too, those who boast of great learning, wisdom, power, prestige, family, and honor and who trust in them have a god also, but not the one, true God. Notice again, how presumptuous, secure, and proud people are when they have such possessions, and how despondent they are when they lack them or when they are taken away. Therefore, I repeat, the correct interpretation of this commandment is that to have a god is to have something in which the heart trusts completely” (The Large Catechism, The First Commandment, p. 387.5-10).