



CITY LIFE CHURCH
GENEROSITY: STEWARDING GOD'S MONEY
Sermon Manuscript:

Before we start I want to answer the burning questions on many of your minds right now: No, I am not Jonathan Dodson, from the books (here in spirit releasing September 25). My name is Austin and I am a deacon here at City Life.

Yes, I am preaching to you for the first time this morning.

Yes, you will regret this. because not only is a new guy preaching. He is preaching about money.

No, sorry you can't just pay a fee and leave now. But perhaps we should have thought of that before now.

If you feel uncomfortable, I do understand. When Jonathan asked me to talk about money and generosity to the whole church, I felt uncomfortable enough for all of you.

Struggling to talk about money and how to view it through the gospel (and not the world's view) has always been hard for the Church, for as long as there has been a Church. But it is something I believe is very important, and as a deacon at City Life I have thought a lot about it. So Jonathan kindly asked me to preach on the topic.

Martin Luther once said: "There are three conversions necessary: the conversion of the heart, mind, and the purse."

This was of course back in the dark days called the middle ages when men and women both wore purses. Moving a little closer to our modern times, Charles Spurgeon observed:

"With some (Christians) the last part of their nature that ever gets sanctified is their pockets."

This is unfortunate because Christians should be known as the most generous people in the world. The letter of James shows us why.

Because James dives in head first into the deep-end and points us to the radically good news for how we should view, use and give our money:

All money comes from God

Money is temporary

The corrupting power of money—unjust ways we use money

Good news about money, and for generosity

LET'S PRAY TOGETHER

Why James? Why Money?

James is writing in this letter to the very, early church and calling us Christians still today, to live with moral urgency and treat our money as a moral matter. There is a right way and a wrong way to use money, and James points us back to the obedient life Christ has called us to.

He calls us to live extraordinarily generous lives, because we serve a extraordinarily generous God.

"If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him." -James 1:5

James, a Jesus-believing Jew, writing to the very young church of Jewish believers, connects how we view and use money directly to the Law of Moses, making money a moral matter.

My brothers, show no partiality as you hold the faith in our Lord Jesus Christ, the Lord of glory, Showing partiality, wishing that I'd fall into a city group full of wealthy DINKs(double income, no kids) who can try out the hottest new Austin restaurants with you, on a Tuesday, just because) is something for years I struggled with. I will gladly accept you into my community, and sit next to you at church, but it would be a lot better if you had a lake house we could "fellowship" at this weekend.

Falling into the trap of outward appearance and the trappings of wealth, is a sin that goes against the heart of loving our neighbor as our self. A sin, Church, that I have struggled with. A sin, if we are honest we have all committed even if we don't set aside seats here in this room for our Platinum-status partners.

Because as Christ demonstrated and James echoes, it's not about how much we make, or save, spend or give. It isn't about the letter of the law, or in this case the number of the law. There is no number, no figure that you can write off to check the box for generosity. It is about the heart.

The law said give your tithe---10 percent of what you have. And that is a great starting place. But Christ asks for much more. He asks for us to practice other-worldly generosity. Thankfully, James points us to the source of all generosity.

Money comes from God

Do not be deceived, my beloved brothers. Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change. (James 1:17)

Every good gift. EVERY one, and EVERY perfect gift is from God.

These gifts come from the Father of Lights, who created the sun and stars, hung the moon and crafted the galaxies, it is this same Father, who has from that very first creative moment, right at the beginning, been giving.

There is no shiftiness in his shape or shadow. No variation or change in his love, or character. He is still the creator and owner of all things, and what we do have is only a result of his giving it to us.

"Do not be deceived," James says, there is no way we can earn favor, nor wealth. We deceive ourselves if we think our hard work, ingenuity or even luck is what brings us more money. I've been a father for just a bit over a year, and I already absolutely love giving my son Leon something, anything, and for now he doesn't seem to care if it costs anything.

Right now, his favorite thing for me to give him is the right to hold an adult cup, mommy's Tervis tumbler, and/or fish out a piece of ice from dad's drink.

And as much as I enjoy seeing my son's eyes light up when he grabs a new toy, or a toy that's new to him because we've hidden it for a few weeks.

And as much as seeing his big smile makes it worth him giving me a weeklong cold, or those early morning wakeups, God, our father, delights even more in showering good things on all of his creation, especially his children.

Money, just so happens to be one of those things he gives us.

And because what we have comes from God, what we have also belongs to God.

Even after he gives it to us, it still is His.

And because it is His. We are trusted to be good stewards of it

"Because money is a gift we cannot find our identity in how much of it we have—it is not our hard work or cleverness that has ultimately given us wealth. It is the Lord.

And because money is a gift we do not ultimately have the right to decide what is done with it. Money is a gift from God and it is ultimately his to decide what we do with it."

-Pastor and professor Stephen Um

This doesn't mean that God is asking you not to save, budget or invest, or stop stewarding what he has given you—financial "Jesus take the wheel." Jesus teaches on this specifically—including the parable on the talents—which could be another entire sermon, or series. Quite the opposite, James is saying that we need to shift our entire paradigm when it comes to money.

"Ok, Austin, I'll agree that God gave the money to me, metaphorically speaking. But now it's in my account, it's mine. I have the freedom to use it as I wish."

This is just us playing the most elementary of our childhood understanding of economic transactions. Something that comes from this sinful principle our hearts have held onto.

"If you give me something, and then still claim it is yours, that is not fair. It's MINE. I thought it was mine."

6 Do not be deceived, my beloved brothers. 17 Every good gift and every perfect gift is from above

But it never was mine.

Because it is still His, Christ puts his claim on 100-percent of everything we have, and then trusts us enough to steward it for Him, and be His body to give from it freely and generously. Not only is money from God, and still his, it's also temporary.

Money is temporary

James 1:9-11

Let the lowly brother boast in his exaltation, and the rich in his humiliation, because like a flower of the grass he will pass away. For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits. (James 1:9-11)

We all die. These bodies, this life, this whole earth as we know it today. It falls away, the beautiful flower, whatever that is to you (right now) your business, your career, your savings, your investments, your fit body, your baby, your billion dollar idea, it all goes away.

But money, and beauty, and anything, can become an idol because we forget that it is temporary.

The business I can build, the book I can write, the movie I can make, the nest egg I can store up...It will last, transcend, stand the test of time.

Except, it won't.

The rich and the poor all die.

A few years back I partnered with a friend to help launch a startup from a crazy idea. And what we intended to be a slow-growing side hustle events business, within months became an all-consuming, 80-hour-a-week machine.

Soon, it became clear to me, that the vision I had thought, wanted and dreamed about helping build was becoming a hard reality on a far different planet. While sacrifices are an accepted part of starting any new enterprise, the mounting piles of time, money, stress and strife all added up in my saver's mind to increased pressure to make something that wasn't working for me and my family, work.

And because I refused to realize that the money was in fact not only not mine to begin with, but fleeting, I squeezed even harder to the idea, the dream of building a success out of my own invention, doing something that had never been done before and building something to stand out, thrive and last.

I believed and acted that money we'd saved and now invested was mine, and that it can work in a way that lasts forever, that gives me an identity in this world.

It won't matter what is in your IRA, or how many companies you've successfully launched, grown or acquired... You're dead.

What the dead had in their bank account, or in a trust, or how many deals landed from my own creativity and ingenuity, how much property they owned ultimately and finally means nothing.

"when we properly understand money, we will hold it loosely. We make money an idol because we forget that it is fleeting... The only identity and security that ultimately matter are those that we have in Christ." -Pastor and professor Stephen Um.

Unjust uses of money

We've considered the fact money is temporary, and that all money comes from God. Now, let's see how James addresses how we actually view and use money.

You might be thinking right now: "Okay, I'll give you that, I don't always, if ever view my money as God's, even when it sits in my accounts, or pays for my food, or bills, or diapers. And though it sounds crazy, I will think about it.

But, the good thing is I am not that bad, I am not greedy. I don't steal, or lie, or use what wealth I do have sinfully.

I don't even lie on my taxes. And every month my bank sends a check to the Church office."

That's how I defended myself when I read chapter 5.

But James does not let us off that easy Church.

See, not only does James challenge our view of money shaped by the world, he provides a unique caution to most of us in this room, who in all of human history are among the planet's most wealthy humans.

See, James knew then what the author of Proverbs knew, and what we are afraid to admit today, that the more resources we have, the more wealth and comfort we accumulate, the more likely we are to place our trust in those things, than in God, who has given them to us.

1 A rich man's wealth is his strong city,
and like a high wall in his imagination. -Proverbs 18:11

In our mind's, our hard work, and smart decisions are what is building up our security. This is what God wants, he has ordained for me to retire comfortably at 50.

Nowhere in the Bible are the rich condemned merely for being rich, so don't hear me as saying that, but in Chapter 5, James pulls no punches in going after the rich who place their trust in their wealth.

Come now, you rich, weep and howl for the miseries that are coming upon you. (James 5:1)
In the Greek, James is literally saying "follow along," something a shepherd might say to his stubborn, wandering flock. "Come now, you animals and see the miseries in store for you."
Weep and howl for the miseries not a mere slap on the wrist.

Your riches have rotted and your garments are moth-eaten. Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. (James 5:2-3)

Hoarding (or accumulation of wealth)

James says the primary injustice practiced by the sinfully rich is they store up their wealth, accumulate it, stockpile it, swim in it Scrooge McDuck style, while the poor suffer.

While others in Jerusalem, persecuted by the Roman occupying government, and the ruling, wealthy power holders, suffer and scratch by, the rich are fat and happy. Growing their land holdings, socking it away in investment accounts.

I will be the first to admit that I struggle with this, it is only wise to save, invest and prepare for what possible rainy days might be ahead, but James claims this tendency can become hoarding, which will result in a double judgement against the rich. Against me.

The law of compounding interest this time is on our sin. Our sin, of storing up wealth, is compounding the double punishment James points to here. Not only is it sin to hoard our wealth that God has given us, as it compounds and grows, it eats away more and more of our heart and becomes a bigger and bigger idol, ultimately corroding away our very selves.

The corroding of their fine things, is "evidence" against them.

Here is proof positive of God's good favor, bestowed on them lavishly to bring glory to himself, and a gift to point back to His love, and yet we keep it for ourselves.

"I've worked hard, I deserve a nice thing every once in a while."

"You've got to invest in yourself."

"It takes money to make money."

Worse yet, the corrosion morphs into a flesh-eating virus from the objects into the people.

"Their corrosion...will eat your flesh like fire."

This is a Hollywood way of saying, and if you can't imagine it, wake up, that if you put your identity in things, ultimately your identity will waste away with them.

If we allow this sin to corrode our identity, eventually it will eat all of it.

As someone who personally struggles with hoarding, I mean not A&E level bad, this is something that hurts just hearing the word. Don't label me as that. I am not that bad. I can move around my whole house, I don't have any cats.

But please don't look at my desk.

But I do have a compulsive need to save. Not only do I find it reassuring and freeing to have loads of cash in our savings account: never know when an emergency might pop up, or when my next wacky idea might strike. I also enjoy finding the cheapest, best deals, not as sport but as a compulsion to save—so we can get more, for less.

I already have more than I could ever need, not just in the context of the financial blessings we have as a family, but in the riches of being the chosen son of the most high King, and yet I want to save more, not to be able to give it to others less fortunate, but just because I can. By clinging to how much I can save, how much we can invest, I am placing more trust in the freedom and leverage I can accumulate for myself, corrupting the freedom and identity I already have secured in Christ.

And yet, even though we don't want to admit it, we all face this struggle everyday. If we don't hoard "hoard," then we can struggle with being compulsive consumers.

Buy, buy, buy.

We use our God-given treasure to purchase cheap trinkets that are specifically designed to corrode, and be outdated as soon as they power on. replacement is a feature not a bug.

And yet, the more we buy, the more we experience, the more we consume, the hungrier we are for more.

Hoarding, at the heart is about keeping God's money for ourselves, and we can do that in a lot of ways, whether it's feeding a compulsive need for new and exciting experiences—more music festivals, more stamps in my passport, a new Austin restaurant every weekend—consuming out of boredom (how much Netflix can I possibly binge this weekend) or social pressure—got to have the new iPhone, and might as well throw in the matching watch, stockpiling resources out of fear for the worst (zombie apocalypse, the next Trump Tweet) or saving up for a selfish dream, pinching pennies into oblivion, scoring your own deal finding performance.

Instead, give. Give generously, first to the family of God, second to his mission.

Give because God has given generously of his wealth to you.

Fraud (James 5:4)

But hoarding wealth for ourselves isn't the only wrong we perpetuate in how we view and use God's money.

Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. (James 5:4)

Today while we have laws, and government agencies in place that typically prohibit this kind of direct fraud, outright wage theft still happens.

Laborers are being defrauded and God still cares.

Darvin who works as a missionary with the street youth here in Austin, a vulnerable population who when they can find work are often being exploited and not paid, or underpaid because they have no papers and no power.

Immigrants being hired and not paid what they are owed, and promised, by contractors who can threaten to call immigration authorities.

Tenants, who pay almost all of their income to keep a roof over their families heads, a roof that is leaking or falling down, and then try to work extra to help the landlord keep the complex together with duct tape and zip ties and instead of being paid they find themselves evicted.

It is happening in our city, and on my street.

James is calling us, the Church, to be the antidote to the sinfully rich, the wage thieves, the corrupt and fraudsters. He is calling us to be just in our financial management and practice open-handed generosity.

Austin, quit being a cheapskate for sport, to pad your own pocket and protect your own selfish dreams.

He is asking us to hear the cries of the oppressed in the same way the Lord of hosts does, and even when we don't feel like we can solve the huge, systemic problems, to respond.

To give to our benevolence fund, to meet the needs of your Church family and neighbors, because God has been so benevolent toward you.

To shop thoughtfully and think about the well-being of those all over the globe that produce the goods we can buy. Just because they are a world away, doesn't mean we are any less responsible for using our money in a just manner as James calls us to.

Self-Indulgence (James 5:5)

You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. (James 5:5)

We live in one of the shiniest examples of self-indulgent consumerism in the country that prides itself on inventing the modern means of self-indulgence.

If there was a list, and there probably is, of best places in America to self indulge, then we know Austin would top it. Whatever, whenever, on-demand. Though, you may still have to walk to your front door.

James says the sinfully rich are livestock being led into the slaughterhouse. Fat and unaware of the finality that awaits them.

This is Texas, so as a Texan, who did have cattle in his backyard growing up, I feel comfortable telling you a little about how we get a nice, thick, juicy, well-marbled ribeye steak to your plate. See, all cows are free-range, grass-fed cattle up until a certain stage, when most of them go into a feedlot for a process simply called fattening. Here the cows are fed massive amounts of grain (ground up corn, spent brewing malt, sometimes even excess beer batches that were slightly off) to gain lots of weight their last two months of their life, and add layers of nice, juicy fat to all over before they are sent to the processor so we can enjoy them on our plates.

James says when we use what God has given for self-indulgence, we are becoming the very things that we feast on, the beast force-fed nonstop solely to grow fatter.

Two thousand years ago, a fattened calf was a sign of living large, the most indulgent of all meals and a luxurious treat. You couldn't just "Alexa, order me some USDA Prime steaks from Wholefoods."

The other thing about the fattening, while the cows are gaining massive weight, and tasty marbling, they often become very, very sick.

After all, just because they can doesn't mean they should.

In our culture of non-stop consumerism, that encourages self-indulgence, James says we are making ourselves sick and ultimately leading us to death.

Just because we can eat at a new, amazing restaurant, try a new craft beer (or two) from a local brewery, buy that thing that catches our eye at our favorite local boutique, doesn't mean we should.

Just think what would have happened if Jesus had done what he had a right to do; he could have avoided the incarnation, the suffering, the rejection, and the torture. But he didn't.

He became the fattened calf, slaughtered for the sins of the world.

In verse 6, James says that all this hoarding and fraud and self-indulgence equals a death sentence onto the poor.

You have condemned and murdered the righteous person. He does not resist you. (James 5:6)

The sinfully rich don't just indulge on the fattened calf, they squeeze the most out of every aspect of the economic system to their benefit, while the poor remain trapped in never-ending cycle of poverty.

In America's number 1 boomtown, which we were named earlier this month, it is all too easy to forget not everyone has equal access to the booming.

Surrounded by luxury and comfort, insane job growth, natural beauty and unsurpassed amenities, who could ever find themselves wanting.

But even when we are aware of how we benefit from an unjust system, when we wake up to how the poor and marginalized are being abused. We write it off.

I didn't make it this way. I am not actively participating in abusing the poor and marginalized. I am not that slumlord on the corner gouging tenants to live in unsafe and uninhabitable conditions. I don't own the payday lending shop on the corner trapping and exploiting the most vulnerable.

And what can I do anyways, I am far from a one-percenter or politically connected myself.

But our God takes a personal interest in this inequality and injustice, and so should we.

The Good News about money, and for generosity

As James shows, the gospel brings good news into all aspects of our lives, with clarity on how to address our sinful, worldly attitudes toward money.

Thankfully our Father, the generous God who showers us with EVERY good thing, gave us, mercifully, the ultimate good thing through Christ—an untouchable, incorruptible, incomprehensible inheritance.

Take every 401k, Roth IRA and savings account in this room, let it compound over the next 1000 years and then multiply it by infinity and you still won't get close to the priceless gift we have in Jesus Christ, who came and died in our place.

Our confidence is not in imaginary walls we've worked so hard building up in our minds, or in flashy riches that will only corrode away, but in the abundant grace Jesus brings us.

The name of the Lord is a strong tower;
the righteous man runs into it and is safe.

11 A rich man's wealth is his strong city,
and like a high wall in his imagination. -Proverbs 18:10

First, because God does not hoard his riches, instead freely giving them away to provide us unimpeachable security, hoarding is not an option for us.

In Jesus, we see God opening up the endless storehouses of heaven and drenching us all with His impartial mercy

Waking up this morning, every single breath, our very life is a gift. And if our lives belong to God, then so does every single thing that we own.

Meaning my money is not my money. It is God's.

At a bare minimum, we have been given the responsibility to invest in the things that matter to God and His Kingdom. To use all of our resources, our time, talent and treasure for the common good of Christ's bride (the Church) and for the sake of the poor and marginalized, those He served tirelessly in his time on Earth.

Generosity is not just a matter of charity, but of JUSTICE. With a capital J.

Stephen Um writes: "If my money were my money and it were simply a question of my preference, then my giving to the poor would be charity. But my money is God's money, which makes it a matter of principle and makes my failure to be generous an act of injustice—a mismanagement of resources with which I have been entrusted."

God's grace allows us to disengage from the more, more, more of hoarding for ourselves to Spirit-led stewardship and investment of a lifelong prayer of more, more, more for your Kingdom, Lord.

We Will Not Defraud Others

Second, when we experience God's grace in Christ, fraud is no longer a tempting option.

Fraud, and for that matter, materialism are built on the foundation that my security, comfort and identity are only cemented in place when I have more than someone else, when my castle is built higher, and stronger and more imposing than yours.

The gospel tells us that in Christ, God has given us everything we shall every need—100 percent secure, regardless of your frequent flyer, financial, or social status.

Freed from the slavery of keeping up with the Joneses, we can be self-giving, even to the point of personal pain.

Because God, who owes us nothing, goes above and beyond to give of himself, and gives to us who owe him everything, we can push back against self-seeking.

Self-indulgence Is Not for Us

Finally, we can kick the nasty habit of self-indulgence because the identity we have been given in Christ is self-sacrificing not indulgent.

Because God sent his only Son to earth, and Jesus gave up his right place and life for us, we can choose to let go of luxuries for the sake of others.

If we have all we need in Christ, there is no reason for us to belly up to an all-you-can-eat buffet of self-indulgence our modern world pushes on us 24/7.

Since Jesus left the incomparable luxuries he had at his father's side to meet us at our point of need, we can put the fleeting fancies we crave to meet our neighbors in their needs.

“All of this is eye-opening, and in some ways encouraging Austin, but when I look at what I have, I don’t really have a lot to spare.”

In his book, *Generous Justice*, Tim Keller writes:

“ Another objection comes from people who say they have ‘nothing to spare’ and that they barely have enough for their own needs. But one of the main lessons of the Good Samaritan parable is that real love entails risk and sacrifice. Edwards responds that when you say, ‘I can’t help anyone,’ you usually mean, ‘I can’t help anyone without burdening myself, cutting in to how I live my life.’ But, Edwards argues, that’s exactly what Biblical love requires.

Conclusion: A call to generosity

If all money is God’s, a good gift given to us, yet still belonging to Him and he has called us to steward it wisely and share it with generosity, then where do we start.

Generosity should start with the church, as God calls us to take care of our immediate family (both in blood relations and in His blood relations).

The most encouraging part of serving you as a deacon, and studying praying and working to develop best practices around benevolence is seeing how faithfully you as a church already live this out in many ways. Seeing you step up to meet the needs within your church family, share burdens in city groups, walk alongside and partner to help brothers and sisters change lives, has been a beautiful picture of that generosity we are called to.

Do you personally hold money loosely, and giving it generously, open-handed and not tight-fisted, to the needs of City Life?

Currently we are running a \$3k/month deficit. Our church is facing a need.

Beyond our operations now, we want to hire an executive pastor, plant the flag for Christ downtown with a center for City Renewal, work to bring mercy and justice to the poor and marginalized throughout our city, but that all takes generosity.

Let’s be an exceedingly generous people because God has been wildly generous with us.