

Money - Cirrhosis of the Giver

by Shane Idleman

The speaker discusses the importance of handling money carefully and giving it to God, and warns against the prosperity gospel and idolatry.

Duration: 57:24

Scripture: Deuteronomy 28:12, 1 Chronicles 29:14, Proverbs 11:25, Malachi 3:10, Matthew 6:2-10, Luke 6:38, 2 Corinthians 9:7-8

Topics: "Generosity", "Stewardship"

Description

Shane Idleman addresses the critical topic of money in his sermon 'Money - Cirrhosis of the Giver,' emphasizing the importance of stewardship and the dangers of allowing money to become a master rather than a servant. He draws parallels between cirrhosis of the liver and the spiritual condition of a stingy giver, advocating for a heart of generosity that reflects God's blessings. Idleman warns against the prosperity gospel, reminding believers that true wealth is not merely financial but found in a relationship with God and the blessings of a well-stewarded life. He encourages the congregation to give cheerfully and to prioritize their giving as a reflection of their faith and trust in God. Ultimately, he calls for a heart transformation that recognizes everything belongs to God and that we are merely stewards of His resources.

Transcript

The title is something that I don't like talking about very often. If you come here regularly, you know I don't talk about it often. It's probably one of my least favorite subjects, but it's very important.

It's very important in the life of the believer and the topic is on money. Cirrhosis of the Giver. I heard Tony Evans mention that this week on the West Side Christian Radio Network and I said, I'm taking that title.

Cirrhosis of the Giver. Many of you know what cirrhosis is. It's cirrhosis of the liver and through a disease, through alcoholism, it's really an inflammatory disease.

The liver begins to deal with the toxic elements of disease or junk food, alcohol, different things and it begins to build up calluses, cirrhosis on the liver and it can't function. It's not very, they don't think there's very many cures for it. However, I read yesterday that Science Daily says they have a whole article on how fasting helps fight fatty liver disease.

There you go. Fasting. And I read in the Bible how giving helps fight stingy giver disease.

And it's an interesting topic because I don't know how many of you are aware, but in the 1950s, 60s, pastors were viewed up there as where people have a high view of that role of a pastor. Now it's about 30% where it's down there with used car salesmen. Not against used car salesmen or attorneys.

I know both of them, but that group comes to this church. But we're down there in that camp because of financial mismanagement, because of the scandals that you read about in the newspaper. And what breaks my heart is you do see scandals in the news, but you don't see the thousands and thousands of other faithful people.

And they try to blanket everyone under that umbrella. And money is an interesting topic. You have to handle it like you handle explosives in the church.

Very carefully. It's an area where there has to be accountability. And we need to talk about it because it's a wonderful servant, but it's a terrible master.

It's a wonderful servant. I would encourage you to utilize it, to earn it, to save it, to use it to your advantage, to further God's kingdom. But it's a terrible master when it begins to master you.

And the reason I'm talking about it is we're in the series, the Bible doesn't say that. There's a big movement out there. You know, name it and claim it.

The prosperity gospel. If you just believe it, you'll receive it. God wants you to be wealthy.

Wealth is a sign of a mature believer. The hard part is that gospel isn't going to fly in the majority of the world, in third world countries where Christians are persecuted. And what they'll do is they'll take a truth, and I believe, I can show you Deuteronomy 28, a whole chapter on God will bless, bless people.

And he often blesses them financially. And poverty can be a curse. It can be.

God will begin to take and it can be a curse. But it's not always the case. You can't just take a scripture and say, see here, God always wants to prosper you.

You should be that, that you should all, we should all live on Courtsill Mountain, in the gated communities, and drive expensive cars and have lots of money. And actually money keeps people from heaven. It's hard for the rich man to enter heaven.

It's a very, very hard balancing act because you can't serve both God and mammon. If you're serving money, you're not serving God. You can't serve both of those masters.

And it's a good reminder too, we sing, I heard a song this morning, Jesus, you don't owe me anything. I just want all of you. You don't, God doesn't owe us anything.

And if we look at this, really everything we have is whose? God. So it's really about stewardship, how we steward the things that are given to us. Now I'm going to look directly at God's word this morning.

Hope that's okay with you. And because also under this title of the Bible doesn't say that many people believe, you know, or they say, give to get, give to get. And that's a wrong position of our heart.

Okay, Lord, I'm giving this and you better give back. And I've been at events, I don't go to them anymore as much, but the people just talk about, come on, I know there's 100 of you can give \$1,000 today. I know

God sow that \$1,000 seed and you will receive 10,000 back this year.

Sow that seed. Come on, who's with me? Raise your hand if you can give \$1,000 today. I know God's going to sow.

And you start giving to get. And it really skews your view of God and of giving. And giving must come from a cheerful heart, not really expecting anything in return.

And it's hard because sometimes when we give, when we give, we expect, come on, God, you know, it's a expecting something in return. So I'm going to use actually this morning, the NIV. I'm going to get emails just on that version right there.

And if you're interested, I do have an hour long message, how we got our Bible on our website, if you search for it, how we got our Bible, I spent an hour on the different translations, NIV, ESV, New American Standard, New King James, the King James, dynamic equivalence versus formal equivalence, Texas receptus versus the received text and all the different things that people want to debate. And but you can watch that's an hour long gives you an idea. You will not be led astray by reading certain Bibles that are that are good Bibles.

They're just different from different schools of text. But I prefer the New King James or the New American Standards as being a little bit more literal. But that's a whole different topic.

So anyway, Second Corinthians, let's just put some scriptures on the board. cirrhosis of the giver, how can we prevent that? And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. So this needs to be something that we remember to God can bless us.

God wants I believe God wants to bless his children. But we automatically equate a big bank account to a blessing. I don't know about you, but I'd rather have a smooth running home, healthy children, washers and dryers that work house, it's not falling apart, get a car paid off and enjoy the other one.

And just the blessings of God, the fruitfulness, the abundant life, it doesn't have to be a million dollars in the bank account. And this isn't this is a topic is going to hit all areas because we have people here that attend here that that are on assisted living food stamps and different things. And there's other people I know that are millionaires.

So where do you find that balance? It's all a condition of the heart. See, we put monetary value, okay, God's gonna bless me, that means by this year, I'm hoping to have 100,000 500,000 a million in that bank account, so I can retire. Listen, I know people with a lot of money who are miserable.

You could I could quote actor after actor after actress, actress, political figures. They're empty. They've got what the world would would say is incredible.

And as much as I love people, let's say like Michael Jordan or different things, sports figures. If you if you look at interviews, later in life, they are not very happy. They're they're they've, they've because they've been in that position of, of, of this, it's idolatry in some forms, if we're not careful, and, and what they have this this view of life, and you have to be careful, because it's not about we put the amount on things, God looks at the heart, God will bless us, look, did he bless the children of Israel and walking through the wilderness, their shoes did not wear out, there was food from heaven, there was quail meat when they

desired it, there was water out, he protected them.

Were they all millionaires? Or was his blessing enough abundantly? So I believe that God will bless his people. Don't let the prosperity gospel rob you of that. I believe in the blessings of God and, and God will bless his people.

But first, we have to look at what the Bible says about blessing, a blessing, the fruit of the womb is a blessing. Where we live in a nation where they want 1.7 children, that's not possible. But you have, I think the thing that shocks me the most having another child is so many people go five.

Craig's got 11. And Jennifer, why don't you look at five? And they look at me like five? How? How do you do it? What are you thinking? You've lost your mind. But if you look as a blessing from the Lord, and what God wants, I mean, the really, we've shifted from 10, 8, 9, 10, 11 children or six or whatever, we've shifted from that 50, 60 years ago to now to because it's comfortable.

It's convenient, selfishness is ruling that decision, not, not any other motive, I believe. Well, let's have our two so we can get on with our life. I hear that more than anything.

And it does break my heart. I know people are saying, who doesn't enjoy a good vacation while the kids are the babysitter? I got it. I'm with you.

But a blessing from the Lord. And those who aren't able to bear children right yet, it's not a curse. It's not always a curse.

People think that. It's not. It can be in the Old Testament, but it's not.

Often, sometimes it's for a person might not be able to have a child, it's, it's drawing them to the Lord for somebody else are struggling with cancer, it's drawing them to the Lord for someone else are struggling with mental challenges, they're forcing them to the Lord. We all have struggles in different areas. So do not beat yourself up in that area.

Blessings. We also read from Deuteronomy, God would give you crops and livestock. Well, that doesn't apply to many of us.

But what is crops, bumper harvest, you would plant seeds and God would bring the rain and give you abundance. The things that God would would touch what you're doing, he would bless the work of your hands. Blessed, you'll be blessed coming in and going out.

Your barns will be blessed. Everything you put your hand to will prosper. See, that's really a blessing.

Have you ever went in anything, it just falls apart. You go somewhere just falls apart. Like I, as God called me to do anything, I can't seem to have anything work.

Everything's breaking down, everything falling apart, nothing is working. God, what's working? God, Lord, nothing's working. Well, part of God's blessing is everything you put your hand on what you touch, as you wait on God, he will begin to open those doors, because that's a man or woman who's correctly stewarding what he's already gave you.

And I've noticed if you want more steward, what God has already given you. Faithful in the big things, then he'll give you more. No.

What's the Bible say? Faithful in the little things, and God will give you more. And he'll add to those who of those who he can trust. And I did say this earlier, and I want to be careful, because it's not always true, but in the course of Scripture, I could show you in the Old Testament and the New Testament, that poverty can be a result of disobedience.

Poverty can be a cause of disobedience. And I would say a lot of people in our nation who are impoverished, many of them that poverty is self created, self inflicted. Not all of it.

Got it? Okay, no emails. Not all of it. He said, if I'm poor, I'm cursed.

No, I didn't. Not at all. You could be tremendously blessed.

But we can't rule out the fact that God will often remove things to get our attention. And I remember there's been seasons where you say, I can never get ahead. Everything is breaking.

I know people who make at least double of someone else. But the person who makes a lot less is blessed and no financial issues in life. But this other person has so much.

Because it's not what you make, it's what you spend. What goes out. It's how we steward the money that God has given us.

And God is able to bless us, but there's a contingency. Okay, realtors in the audience, lenders, you know what this is contingent. When you make an offer on a house, it's usually contingent upon your loan, the buyer's loan going through or it's contingent upon the inspections, make sure a lot of little termites aren't eating the house.

So I will offer, but it's contingent upon these things. God says, I will bless you. But there are contingencies.

Seek me with all of your heart. Follow me. Remove the idols.

Put me first. Give back to me as I've given to you. There's always a season there of testing.

And I love Proverbs 1125, a generous person will prosper. Whoever refreshes others will be refreshed. It's like what Jesus said, it's better to receive things.

Come on, I'm trying to wake you guys up this morning. It's better to give things than to receive. Now, as a fellow believer, I know this is a struggle.

Because things start going on up here. Well, how are we going to make this payment? I don't see how this is going to work. I've got to save, I've got to, and we start to kind of second guess things.

I'm going to get to this in a minute, hopefully, to help you out. But on your notes, if you receive one of these, hopefully you did, there's something there that says, God thoughts in a line. Do you see that? God thoughts in a line.

And I was going through this message, I thought this week, you know what, God might speak to some of you in these areas, on these points. So if there's something there that really stands out, write that down. I believe God is going to steer some of you in the right direction, maybe get you back on track.

So if you feel something like, yes, I need to start giving, maybe not financially, but I need to start giving of myself more abundantly. I need to be more available. I need to stop being so stingy.

Write that down and note it and pray over it this month. I've never done that in sermons in a long time. But I felt this week that in this area, it's good to isolate this money issue.

And here's why it's so important. Money is up there in the eyes of most people, even though it's not even close, it's not in the same radar. But it's like money becomes their God.

It can buy me comfort, convenience, I can get more. So throughout the Bible, money is the big thing that is competing often with God. And I could preach a whole sermon on this, I won't.

But I've seen so many believers struggling financially as soon as they make it. That good job in Air Force or wherever it is, six figures, they're doing great. Guess what? Guess where God goes? As they're pursuing these things.

I talk to young men, great jobs, making great money, six figures. And like, Shane, man, I'll have time. Let me just I got to do this for 10 years.

Put some in retirement, then I'll then I'll get to my kids. And your marriage, you know, by then it'll be too late. You see how it competes? It'll draw us away.

That's why Jesus said you cannot serve both God and the God of this world. You cannot serve both God and mammon, which is sustenance, money, things you one of those things have to go. And it's a struggling match.

You know, there's something inside of I've not mastered this. It's something where you you get back on track and say, God, it's all yours anyway. And maybe this came to my mind now three times.

So I'm trying to save it. But I guess I'll just let you know now what we've done in our past. I've shared it before.

But some of you haven't heard this. When we first got married, we decided that and I'm going to talk about the tithe in a minute. Don't worry, I'm getting there.

We decided to give 10% of the whatever, whatever the gross is, not the net after taxes, the gross. So it's the second highest bill we pay after our house payment. We started that before we even had a home.

So then we started to build our life around that concept, God, this is this is yours. And when we went to purchase a home, I remember the lender said, Oh, you don't have to worry about that. That's not a bill.

You can qualify for this home. The Oh, no, no, we can't make it with Oh, that's not a bill. The banquet doesn't look at that.

titling, giving, that's not a bill. You guys can look what you could buy. You know, these homes on the west side, 4000 square feet with the pool back when the market was really good.

You know, 2008 or nine or so when it was after the crash. That's when you buy by the way, in case you're wondering, watch the market. And anyway, so we but our whole life was built around that.

So it's it's, it's more than a car payment or two. It's it's it's what we give first to God. So it has to hurt a little bit.

Now, that's not a rule for everyone. Whatever God has purpose in your heart to give is a cheerful giver. But if it doesn't cost me anything, it doesn't mean much to God.

So we said as our first primary bill, it's it's back to God as a family. And so our life has been able to build around that area. However, if you're coming into this a little bit later, and that's not gonna that's not an issue that can't happen because you're most people live above their means.

Amen. You know what that means? Above your means it's means like, what are we gonna do this month, barely get it, we got to scramble, we got to do that. And we live above our means, instead of below our means.

And I'm gonna talk about this in a little bit, if you have thoughts on on tithing, because tithing, as you know, if you if you study the Bible, it's not a New Testament command. But I'm gonna get to that in a minute. Let's read Luke now, give and it will be given to you a good measure pressed down, shaken together and running over.

So see, it's this image of giving, as we give, it will be given to us. And don't just think, oh, here's \$100. Think of here's my time.

Those of you who go there's many here that go to the hospital homes, and you serve there or you serve around the community, or you give to others. It's this whole area of giving, giving resources, giving things. I know people have given cars away.

Given, given, give possessions, and it will be given back to you. Or give of your time, give of your resources, a good measure, pressed down, shaken together and running over. In other words, God will bless you abundantly and pour things back into your lap.

And the New Testament model, I believe, and of course, in the Old Testament, God, it's like God gives, and then what you do with that, if you if you steward it well, and you give others, God gives you some more. And then you steward it well, and you you give to others, and God gives you some more. And then you steward it well, and God begins to say, I can trust you.

I can trust you with my resources. Had he just dumped everything on you at once, it might destroy you. There's a there's a season of God and then but other people God sees, they're going to be stingy.

They get it and they hold it. And that's, that's all they're going to get. Because God blesses a giving heart and we get thought we get our mind set on dollar signs and how much God doesn't look at the amount he can, he can create a billion dollars like that.

He looks at where our hearts at. Really, if I could sum this up, if you said, okay, Shane, how could you sum up this message? You've got one minute left. How I would sum up this whole message is, does money have a hold on you? Is it your God? Is it idolatry? Are you working for it and hoarding it and saving it? It's all about holding something that's not really yours.

Or is it about stewarding? Lord, what do you want me to do with this money? And people to make excuses, at least I did for many years in my 20s. Well, they just want me to sell my house, give them everything and go live out in the desert. No, I believe God wants you to take care of your family, to have a home to provide for them.

But within a certain amount of means to be able to also in that freedom to be able to give. And we also see here the principle of reaping and sowing for what measure you use, it will be measured to you. This is the principle of reaping and sowing, you can trust God in this area, whatever you sow, it's if you know how farmers used to sow seeds in the ground, they still do, we just don't see it as much.

Whatever you sow, you're going to reap. So we see that in this area of giving as well. And then Matthew, so when you give to the needy, Matthew 6.2, so when you give to the needy, do not announce it with trumpets as the hypocrites do in the synagogues, and on the streets to be honored by others.

Truly, I tell you, they have the reward in full. So now we have a picture of here of somebody who's going to give, but they want everyone to know they're going to give. And they post on Facebook.

They'll have it come up in the conversation. Do you know what I did this week? You did. And they'll announce it, they'll tell people, but God says, you've got your reward.

There you go. Because the flesh loves self promotion, the praises of other men is your reward. But I want to point out something here, because sometimes rewards get a bad name in the Bible.

People say, well, you shouldn't do it for a reward, but Jesus says there's rewards. I think if your heart's right, there's nothing wrong with saying, I look forward to rewards from Christ. Whether you throw that all back down on his feet or whatever it is, there's something that the Bible wants us to know about receiving a reward.

I tell you, they have received their reward. So we see indications throughout the New Testament that you will be rewarded. But see, you don't do it just because of a reward.

The reward is a byproduct of an obedient heart. I have something in my home we do sometimes, it's called the vegetable reward. I say, see in the refrigerator, when all these vegetables are gone, kids, in the next four or five days, you'll each get \$5 and I'll take you to get a treat.

When all these are gone, team effort. That's a reward. See, I think we all realize that no one has pure, perfect motives.

If you do things perfectly and purely, your heart is so right, let me know after the service. I would love to interview you. So there's a reward that God throws out there and says, listen, you will be rewarded for what you do.

And then it keeps going in Matthew, but when you give to the needy, do not let your left hand know what your right hand is doing so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you open. So it's this attitude that gives, it's unannounced, they're sensitive to what God is doing, and God begins to open doors for them.

Many people, you don't know that you look at them and go, wow, they're so blessed. You don't realize how much of a giver they are. You don't see the giving.

That's why we have to be very careful, very careful, and not be too judgmental if we don't know what's going on. There's a best-selling author, pastor of a large church, I won't say his name, because some people don't think he's, you know, a good type of pastor, false teacher, whatever. Others, you know, don't see that.

Long story short is, book sales, different things, he gives back 90% and lives off the 10%. And I find it, the irony is all these people that like to throw jab shots at him, never mention that. I don't know any false prophets that are going to do that.

So we have to be careful in this area when God begins to bless. So again, remember your God thoughts. Is God speaking to you in any area this morning on this topic? I'm not going to keep mentioning that, I just want to give you that last time.

And then Matthew 10, 8, heal the sick, raise the dead, cleanse those who have leprosy, drive out demons, freely you have received, freely give. See, a stingy Christian is an oxymoron. Have you ever heard that? Well, he's a good stingy Christian.

So it's this idea, I mean, we of all people, we of all people should be the most giving. Look what Christ gave us. Freely given, freely received.

And those of us, look what was given to us even this morning, by the Word of God, by worship and just coming together. So freely we've received this morning, why not go and freely give? Like to the hospital homes that people go later today, or go out, we have the homeless ministry tonight bringing food. Give back, freely give back, that's the way you're going to grow spiritually.

Won't be that person who just comes on Sunday, sucks it in, downloads podcasts, sucks it in, listens to the radio and sucks it in, reads commentaries and sucks it all in and reads their Bible and sucks it all in. They're getting very fat spiritually, but that's not healthy. Because that's often a sign of a Pharisee too.

They just keep taking it in, taking it in to build themselves up. Pride puffs up. They've got to give it away.

That's the only way you get rid of this idol is to give it away. And to give, we must be available. To give back to others, we must be available.

Maybe this morning, God is asking for more availability from some of us. This is not going to happen, but I wish. If I could get everyone to just disconnect their TV and call the company, you'd be stir-crazy at home.

You'd be bored to death. So see, we have the time. We can be available.

So this, I'm too busy, usually means I have things to watch later. I have things to do later. It's really about prioritizing our time.

So he says here, give back. Freely you've been given, give back. And God will bless that.

And then we look at 2 Corinthians 9.7. Each of you should give what you have decided in your heart to give. That's what I talked about earlier today, me and my wife, what we decided to do. Not reluctantly or under compulsion.

So see, as givers, you shouldn't do it reluctantly. Oh, that sermon made sense. I guess I have to do it.

Or, I can't believe this. This is a lot of money. Why does God want this? Why does God want what? See, it's not God wanting.

You think God needs our money. What's it about then? It's releasing that idolatry. Releasing things that hold us.

So he wants us to give what he's purposed in our heart, not reluctantly, not under compulsion. What's under compulsion? You feel pressured. You feel pushed.

That's one reason why we don't pass a plate here. We don't take a time for offering. Many churches do.

I don't know if it's right or wrong. I don't have a thought on it other than it doesn't feel comfortable. It doesn't feel right, at least to the core team here when we started the church.

God will bring his givers. A giver will say, where do I give? How do I give? We don't need to pass it around and emphasize it. Again, not bad if churches do that.

It could be a wonderful time of worship for them. They want to give, but I know a lot of people that are like, here we go. Even when I would go to church, they wouldn't know I'd give a check or mail in a check and they'd watch me every week.

Is he giving? I better look like I'm doing something. Here's a dollar. There's under compulsion.

I remember when we first started the church, I had a couple of people say, Shane, you've got to pass a plate. You've got to do that. Church is not going to do good financially.

You've got to do that. How are they going to know to give? This is disastrous. And from day one, day one, September will be nine years, there's never been a lack.

There's never been a financial crisis. Now, that doesn't mean God might say, okay, hotshot, let's take you through this difficult season. But we've always had the idea of a church that saves, spends wisely.

We don't have to take on big building projects. You know, this whole campus was just paid off in the summer. And we want to steward things well.

But we also feel, I mean, God, we wouldn't even give people to drop off \$10,000 checks, \$15,000 checks, \$20,000 checks, \$30,000 checks. We'd drop them off at the office or come in and talk to our treasurer without saying anything. We just feel that God led us to do this after we sold our home or property.

And God put something on their heart, a cheerful giver. And they loved it. And I thought, can you imagine somebody giving \$30,000? They would be crying.

God, no, I can't believe you're doing this to me. Because that's a lot of money to most of us. I mean, that's, you know, that is really good.

But God will put things on the heart of people. And I read the book written by, I don't remember his name, but it's an autobiography of George Mueller. He never asked for anything, and God funded his orphanages.

I think in the 1800s, it was \$10 million. Today it would be, I don't even know today what that equates to. But God, I mean, food trucks would break outside the orphanage.

Milk trucks would break outside the orphanage. A baker would get up at midnight and start baking and baking. And God would just, all these things.

And it's a way of trusting God. Now, he was a little more risky than I would be. There's some people, just nothing for the month, and then they'll start over fresh the next month.

I think having a savings account is okay. And being a wise steward of your investment. And the Bible talks about having, you know, saving barns and preparing for lean seasons and different things.

So it's what God is doing in your own heart. So don't feel pushed, don't feel manipulated, don't feel threatened. But do try to keep a commitment to something.

Now, here's what most Americans, Bible believing Christians, at least according to a recent survey, most Christians have decided that 2.5% of their income is best. 2.5% is what most people give. Any idea where entertainment is on that scale? Way more than that.

All other items in our life are way over our giving overall. Now granted, some people give and we don't, people don't know about it. They take food to widows, they give people rides, they sponsor a missionary.

So I'm not talking about that. I'm talking about those things that Pew surveys and different surveys can kind of gauge. Most people give 2.5% of their income.

But a cheerful giver looks forward to writing a check or to giving. And I've found too, when we first started the church, I've read a lot of articles on this, and at first it didn't make a lot of sense, but it does to me. We don't necessarily do this, but there's something out there where a lot of churches won't promote, won't promote someone to pastor or elder or even deacon unless they're a consistent giver.

Now people say, well you shouldn't look at tithe records, you shouldn't look at my giving records. True. But if you're called to be a leader in the church, one of the qualifications of a leader is not to be greedy.

For filthy lucre, I think that King James says. Greedy, not to be greedy. So how do you know that unless you, if you have somebody says, hey this person, man, look at, this could be a good future deacon or maybe an elder in a few years.

I mean they work at, let me just use an example, aerospace somewhere. They're probably \$130,000, \$140,000 a year, but they don't give anything. They don't believe in giving.

They don't trust the church. That's a biggie. Well how are they going to be in a position of leadership if they're not even exercising that important element at home in their own practical life? So see, you do have to look at a person's character.

And often, givers are a sign of a healthy heart. When people are giving of their resources, even if it's a little bit. That's why Jesus said, you see that widow? What she put in, that two little mites, just a little bit? She gave more than all those people giving in their abundance.

So see again, we look at the amount. It has nothing to do with, it's God sees the heart. Bring the whole tithe into the storehouse.

You guys ready to get a little controversial? A little behind on schedule, but Malachi 3.10. Bring the whole tithe into the storehouse that there may be food in my house. Test me in this, says the Lord. And I believe we can still test God in this area.

See if I will not throw open the floodgates of heaven and pour out so much a blessing that there will be not room enough to store it. Test me in this. So let me clear up the confusion briefly.

This could be a whole message on tithe, but I won't have time to do the whole message on tithe. But tithing was an Old Testament principle. People would give a tenth of their tithe.

There's other offerings they would give as well, but for the sake of the tithe, they would give a tenth of everything. First fruits, sometimes they would give a portion of that. But a tithe was how they would keep the storehouse, the temple up to date with the Levitical priesthood and keeping everything going.

People were required to give a tenth. That's where the tithe comes from. And we even see it when Jesus talked about in the New Testament.

You give well, you give a tenth, a cumin, the different things that they were tithing, the herbs, and they would bring in a tenth of everything, even when Jesus lived. So now we get into the New Testament. So what happens is people say, and rightly so, I don't have a problem with it, we're not under the law, we don't have to give ten percent, which I don't disagree with that.

But what I found, the irony is, it's always the people who don't want to give. See, if it's coming from a spirit-filled believer who's giving abundantly, I could buy it a little bit more. But it's always that person, brother, I don't have to give.

No, you don't have to give ten percent, you're not locked into that, but we actually live, that shouldn't be the question. It should be, Lord, how can I give? Where can I give? I want to be a cheerful giver. And for some, that ten percent is a good number.

It was an Old Testament number, we use it in our own family. Because it hurts. We have to prioritize a little bit.

What is first? What comes first? Now again, that's not for everyone. I would never say you have to give ten percent. God might have you at five percent.

Or if you're in difficult season, maybe nothing right now, here's five dollars, it's all I can, you know, it's not about that. Or other people could be in a higher bracket. See, it's all about a cheerful giver and not putting so much, because I know there are people, and I don't know why they tell me, but they'll say, I wish I could give more, but I'm preparing for retirement.

And I know what they're saying, but the best way to prepare for retirement is actually to trust God and to give. When I left 24-hour fitness, I gave up stock options and retirement. I had to start all the way over.

I just started a retirement count five, six years ago. Fresh. Is Social Security going to be there for me? Well, just so you know, my kids asked me yesterday, are you going to retire? I don't plan to.

To me, I'm not going to retire and do what? I mean, I'm going to do what God's called me to do as long as I can until I take my last breath. So I understand the fear there. I understand that, you know, but who are we trusting in? Why not back off retirement a little bit and trust in God? God, you lead me, you guide me, let me put this into you.

But I've also told people who are giving too much, when they're hurting financially, what you can do is say, listen, you don't need to give that much. If your family's hurting financially right now, provide for that family, make those car payments, get some food, get some clothes on the kids, take it to God. You don't need to feel forced to take a season of rest and break in that area.

But if God is challenging them and wanting them to give in the midst of that, I don't want to upset that either. You see how that works? It's not like you have to do this, you have to do that. It's like I say, take it to God.

I know a God who when you pray and you say, Lord, show me and you're sincere, he will show you. He will guide you on what is best for you. And I could tell you story after story after story where people begin to give in their lack and God would bless them with something.

As a church, we've been fortunate enough to probably give four or five, six cars to people. And it's amazing. Every time there's tears.

And most of the time, they've been faithful givers. We didn't know, nobody knew. And it's not expensive.

I mean, you can find a good car for \$2,000, \$3,000, reliable car. One gentleman I knew, I watched him as a black man, I met at a conference, I got him a job. This is last summer, I think.

And I just watched him, he was faithful at the job, he would take a bus for an hour, get on these different transitions to make the job site in Lake LA. Now that's commitment. He would come back the bus, get home, same thing, hard worker.

I talked to the guy who hired him, hard worker. We found a good deal on a car, I think it was \$1,500, got him a car, excited, crying. A couple weeks later, he had to move back to Texas to help his mom.

He gave the car back and said, give it now to someone else who needs it. See, that's how God works. He blesses beyond what we can even imagine or fathom.

But if God is not blessing, don't become disgruntled. So I hope that settles it for you. The tithe is not an obligation.

Our call is to support the work. It's not have to, it's want to. So for most people, and if you want a good number, I would encourage you to consider 10%.

But Shane, I can't do that right now. No, maybe prepare for that and start to minimize other bills and sponsor kids. There's good organizations out there where you can actually sponsor, most of your money goes directly to the children.

Start to let hold and get rid of that hold that money can have on you and have on all of us. So set priorities, be free from the love of things. God tests, God looks at faithfulness and also tests God's faithfulness.

I believe when God said, this is the time, he said, test me, test me, bring everything into the storehouse. Bring what you have and test me in this. I will give you more.

I've never seen God let a person down. This is giving to God and giving to God and giving to God and God will begin to bless them. Sometimes you might test them.

Sometimes there might not be a blessing right at the end of that rainbow, but it's faithfulness he's looking at. Why would we want to give less? So I know this doesn't apply to everyone, but most of those people say, Shane, we're not under the law. We don't have to give 10%.

They don't give. That's a wonderful excuse. Wonderful excuse for those who don't want to give.

No, you're not under that. You don't have to, but I guarantee there's something wrong in your spiritual heart if there's not a giving heart there. Shouldn't a Christian be a giver? I mean, widows in need, orphans, families in need.

We should be on the lookout, looking for things. There was an interesting article, and I know this would be a question in some of your minds, so I thought it might be good to end with this. Seven reasons why people don't give, and I'm not going to cover all seven.

I'm just going to pick out a few here. Number one, they don't know why they need to give, and they don't see why they need to give. So hopefully I've explained a little bit of that to you.

For this church, for example, people are coming to faith. Marriages are being restored. Missionaries are being helped.

People are sharing the gospel around the world. We're hosting children's events, outreaches. You can see what's going on here.

There's no secret. So that's the majority of where giving goes. My giving primarily goes back into this church.

And then what we do is we have an elder board, a board of elders, who sits down and they look at the financial budgets, and they allocate certain amounts to certain things. Now, I've been at four different churches in the valley that I attended. Hope Chapel, Grace Chapel, First Season, Central Christian, and Calvary Chapel.

And it's interesting. Some people don't give because they don't trust the leadership. And I want to encourage you, if that's you, then really, you might want to wonder why you're doing it at church.

Not just this church, any church. Because all those four churches I just mentioned, I completely trusted the leadership and what they were doing with the money. There has to be some type.

If you can't trust those in leadership, it's going to be hard to attend that church. So ask the questions if you need to. Find out what's going on.

There's nothing wrong with that, but there is something wrong in having a critical heart. So why you have to give is because the Bible, I believe, does command us to give. And there are difficult financial seasons, this article talks about.

I talked about that earlier. Number one reason why they don't give, they don't know how. Well, you can start by asking God.

What does God want you to give? Does God want you to give a certain amount? Take it to God. And that's how you do it. And you keep that as a commitment.

Right up there with Southern California Edison. Right up there with Waste Management. Right up there with Southern California Gas.

Or the Propane Company. Or the Mortgage Company. I put it in the same category as a priority on other things.

Now, here's the biggie. They don't know where the money goes. They don't know where the money goes.

Well, let me tell you this. I called Randy. He's our treasurer.

You can always talk to Randy. He's not here this Sunday. But here's where a lot of church costs go.

Most people know that costs of a church go to administration. Correct? The administration, the staff. The national average is between 45-55% of giving goes to administration.

This church is at 20%. Well, you don't have to clap. I'm just telling you because it's just maybe the season.

As we grow, it could increase a little bit more. But we have an operating budget of 20%. That's it.

To run the whole church. There's a pie chart. You can see all that.

Now, we also do 15% to facilities. You own a home. You probably know this isn't free.

Correct? Now, when we were doubling up and tripling up and sometimes quadrupling the payment, this was obviously higher to get this off and to save a lot of interest payment on this property. We had the whole facility paid off. So that fluctuated.

But it's right around 15, say 20% of facilities. Propane can be astronomical if we have the heater on every morning for morning worship and VBS. And there's so many costs to that.

Many of you are aware we now need a new what? Roof. So we let the congregation know that, hey, this roof is not cheap. You're looking between 50, I thought 40, but now it's up to 60,000.

To redo the entire roof on this entire building. I called different roofers and we lost about half of them when I said we need workman's comp. We need liability insurance.

And we need your license number. Because you want it done right and you want it done the right way. And we're leaving this for future generations.

So we'll let you know, hey, here's a need. What me and my wife decided to do, if we get a little bit of a tax return, 10% off of that is going to the roof. And if we have enough people to just, hey, here's a little bit extra, first fruits or whatever to put towards the roof, that's how we're able to pay the cash for that roof and get it done.

So that's what facilities is. You name it. The remodel next door.

Fixing different things. And then as a church we try to, we've been really good at this from the get-go, 10% goes to savings. I don't believe that we should just get by every month.

I think there should be a cushion, an emergency fund of savings. So what comes in, we try to send 10% to savings. Now something you might not know about, this question never came up.

This is a testimony to you guys, really, because I thought it would come up a few different times. But when we purchased the radio stations, I thought people would say, oh, why'd they do that? Where's the money come from? Well, here's what you need to know. About six years ago, we started saving 3,000 a month.

Six years ago. Every month, just, Lord, what do you want to do? Are you going to plant a church? Are you going to start a ministry? What do you want to do? Lord, we're just, there's a different corporation for this. Westside Christian Fellowship, Antelope Valley.

This is Westside Christian Fellowship, Leona Valley. So we just kept saving and saving. When the radio came up, guess what was already saved and ready? We have enough cushion to get us through.

The radio station now is paying for itself. Didn't even touch this account by \$1. So you see how that, we're just trying to steward these things.

And the first question you have to ask, let's say, for example, I'm on this on radio. The first question you have to ask, is God doing this? Because I'm sure there's people out there that would rather see the money go elsewhere, and I don't blame them. I wanted to, too.

Ask Dave, ask the elders. I tried to get out of this three different times. I even told God, I'm not doing this.

I'm not doing this. I can't manage a radio station. I'm not doing it.

We don't have a radio manager. I'm giving it up. That week, a guy walks in who's a radio manager, and he was considering moving here.

He got it all going. He set it up. I've tried to get out of this many different times, and I believe God wants to get that out there.

Outreach, it's what he's called us to do. But if I were to fill out here, take this, each one of you fill out where the money should go, we would have 100 different answers. So we want to be sensitive to what God is doing, but also look at what he's gifted the elders for.

The elders, one elder has been at this church 45 years. Two other ones have been going here quite a while. All these men are seasoned.

They steward their money well. Randy's a treasurer. He works at one of the aerospace.

And then, of course, myself. So you have an elder board that is trying to steward where God has us going. And it's not really a hard balancing act because you just look what God is wanting to do.

And I think it's a misconception. We can just go out and buy radio stations. It was a year process, trying to get out of it three different times.

I offered so low they got mad at me. They said, no, let's offer higher so we get it. I don't want to get it.

I don't want to get it. If God's not in, I don't want to get it. And then we get it.

So see, that's the first question. So if you've been critical in this area about this, I don't know if you have. Nobody said anything.

But keep that in mind. We ask first, is God doing it? Is God doing it? And then we try to line up accordingly. And then there's 10% of what comes in goes to missions, whether it's local, whether it's overseas, whether there's benevolence.

There's so many different things. Then we have 10% that does go to outreach. We want to outreach to, for example, if we put the sermon somewhere, radio or the internet, Facebook, we want to outreach.

People from Scotland to the United Kingdom to Europe to Asia, people being reached with the gospel. We feel that's part of our church. However, there's a church in Lancaster I just talked to a few weeks ago.

They don't do anything for outreach. There's no line item. There's nothing.

Because theirs is more small group, their focus is on the church. So there's nothing wrong with that if that's what God's called them to do. So we have to find out what direction is God leading us.

So that's kind of how the money breaks up. Obviously, that doesn't lead to 100% because I don't have the exact pie chart. But that's usually where it'll go.

20% to administration, at least here. Way below the national average. 15% to 20% to facilities.

10% to 15% to savings. And then other areas, missions, benevolence, local missions, overseas, outreach, different things. So that's where, when you give, that's where it goes.

It's all like a family giving to keep this going. Children's ministry. Who pays the lights? Who paid for the remodel next door? We all did.

Who's gonna leave this for the future generation? From the fixed roof to the fascia board that needs to be fixed, too, and different things. See, that's, we're stewarding what God has given us. So it doesn't make a lot of sense.

I don't have a problem saying this. If people are coming to the church and we're all being fed, we're being built up, we're being encouraged, our kids are growing, we should give back to the place we're growing. I mean, that just makes sense to me.

But closing, let me leave you with this, 1 Chronicles. But who am I and who are my people that we should be able to give as generously as this? Everything comes from you, meaning you, Lord, and we have given you only what comes from your hand. So my point for you, or my whole application on this sermon, is to take it to God and recognize everything we have is his.

Lord, how do you want me to steward my vehicle, my home, my resources? And it's hard, because that mentality comes in where it's mine, mine. Well, remember, what do we take with us when we leave? Zero. And I wanted to share with you a lot of statistics on when we leave our children a lot of money, it destroys them.

When millionaires leave their children a huge inheritance without working for it, without earning it, without appreciating it, it destroys them. So I see so many people saving, saving, saving. Look, I'm going to leave each child a million dollars.

When they turn 22, oh. Put in a trust, and they can't touch it until they're about 35. That's what I did.

People say, that's mean. No, it's not. Have them work their little tails off and appreciate what God has given us.

There's nothing wrong with that, to work hard to appreciate. That's why the last generation was very frugal. Good generation.

The World War II generation, they saw depression, they saw everything. And now we're living in the entitlement society. Your future leaders, some of these senators, they think we're entitled.

We're entitled by the government from cradle to grave, they call it. You pay for my education, government. You pay for my food, government.

You pay for everything, government. Even if I don't want to work, you pay for me. That's not biblical, and that will ruin a nation.

That's not right. You need to get your hands dirty. You need to work for what you have.

That's biblical. But haven't we switched? I'm entitled. No, we're not.

We're blessed. We're not entitled to anything. I think we should reward people.

I think we should help students with their loans. How about have them work and we match it? You say five, let's give you another 5,000. There's your 10 for your school.

See, you reward that work. Do you know how many school loans are defaulting? I'm getting a whole new rabbit show, I'm just going to stop. The school loans that are defaulting, all the bailouts that are defaulting, the billions and billions and billions of dollars we taxpayers gave the big corporations to bail them out.

Do you think we've got all that back? They use most of that to go on retreats and spas and trips to Hawaii and different things. Entitlement. Entitlement.

Be careful. We're going to go into a time of communion, but before I have the worship team come up, I want to just tell you the number one reason why people don't give. The number one reason is because the majority of them don't believe.

I think that's twofold. Number one, they don't believe in God, so of course they're not going to give. I don't blame you.

I wouldn't either. But let me encourage you. There is a God.

He created you. He wants you to give your life to Him. He wants you to repent and believe.

There is a God. So believe in the gospel this morning that you're lost without Him. You have to repent and believe.

Say, God, take me. Save me. Redeem me.

I need you. I believe in your son. I believe in the cross.

But I also believe there's a segment of believers who don't believe that God is faithful. I'll be honest. I'll be transparent.

That's been a struggle of mine in the past. We don't believe that God. Man, if I give this much, or if I start to give, God, I don't know if you can handle this one.

Have you seen my bills? Have you seen how much food my kids eat? Lord, I don't know. Lord, I don't know. I don't know if you can handle this one.

And we don't believe.

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