

A Shocking Approach to Money Management

Acts 4:32-5:11

“The whole group of believers were of one heart and mind, and no one claimed private ownership of any possessions, but everything they owned was held in common...” (Acts 4:32)

A sermon preached by Rev. David Handley
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A member of our church told me the story of the preacher who came before the congregation one Sunday and announced, “I have good news and bad news. The good news is, we have no financial problems in our church.....The bad news is: the money is still in your pockets.”

Well, I’m sure this is true of this church as well as many others. But what occasions this “stewardship” sermon in the middle of the summer is not the deficit status of our budget, but the Providence of God as we come to the 4th and 5th chapters of the Book of Acts, in our summer sermon series. Our purpose for looking at the Book of Acts at this time is to examine the basic characteristics of the Spirit filled Church of the first century so that we also may grow into a Spirit filled Church in this next era of our church’s life.

In our Acts reading for today, we find a core value of Christian discipleship that many, many Christians are in denial about. And that is: giving over the management of our money to God. When touched by Christ, we may say, “Lord, I’ll give you my life; I’ll give you my time; I’ll spend time with you in prayer, go to Worship and a Sunday School class to grow; I’ll serve meals to the homeless, or even spend the night hosting them.” The Lord might ask, “And your money?” “My money, Lord?! Well, my money is mine; there’s nothing spiritual about money, is there?” Well, according to Jesus’ repetitive teaching on the subject, money is a powerful, spiritual thing, for good or for ill.¹

Today in our New Testament lesson we witness a core value of the early church, and we find a truly “Shocking Approach to Money Management.” I use the term “money management”

¹ Check out Matthew 6:19-21, Matthew 25:14-30, Luke 12:13-34, Mark 12:41-44 just for starters.

and not the more common “wealth management” because most of us don’t think of ourselves as wealthy; and this crucial issue of how we manage our money is not simply for the wealthy; it is for us all no matter how great or how small is our financial portfolio. It was not an affluent culture into which Jesus spoke. Besides, we as Americans are among the richest in the world. If you own a car (I own two, or rather the bank does), you are already among the most wealthy 9% of the world’s population. Yet, rich and poor share one thing in common; we are all anxious about money and its management, because we think that it is money that gives us security and happiness. This misguided perception is why Jesus puts money at the heart of discipleship, and so did the early Church. Chapters 4 and 5 give us two examples, a positive one (Barnabas) and a negative one (Ananias and Sapphira).

The story of Ananias and his wife Sapphira has a shocking, hair-raising severity about it. Frankly, I have trouble putting it into the same package with the God we know in Jesus Christ. But let me also say, I know that I dismiss it to my own peril. There is something here we need to get, for the protection of our souls. I cannot believe that the core message is that, if I don’t tithe my income to the church, God is going to zap me and my wife dead. But I do believe this is telling me that, **if I let the love of money take over my life, I may be able to live the good, comfortable, prosperous life I’ve hoped for; but the most important part of me will die.**

Well, then, what are we to do?! Our troubling text for today is apparently warning us that we have a deathly disease of the soul. That diagnosis is backed up with a large volume of Jesus’ teaching that carries the same sobering message, “*Guard against all forms of covetousness; for life does not consist in the abundance of possessions.*” (Luke 12:15) It is grounded in the Ten Commandments, the 10th of which anchors them all: “*Thou shalt not covet.*”² Yet, like Henry Ford, we always want “just a little bit more.” On top of this fatal disease of the soul, we are caught in a web of covetousness that drives our economy. Every clever advertisement that appears on our television screens or in our newspapers or on the internet—it’s all about getting us to covet, so we will buy buy buy, and think we cannot get along without their product. What are we to do?

Well, enter Barnabas, like a fresh breeze off the ocean. No wonder the disciples nicknamed him “the son of encouragement” (Acts 4:36-37). “*Now the whole group of believers were of one heart and soul. No one claimed private ownership of any possessions, but every thing they owned was held in common...For example, there was a Levite, a native of Cyprus, named Joseph, to whom the apostles gave the name Barnabas, which means ‘son of encouragement’. He sold a field he owned, then brought the money, and laid it at the apostles’ feet.*”

² See Exodus 20:17 for the more complete applications.

I had a basketball coach in high school who used to say to us, “The best defense is a good offense.” Well, in the spiritual life, the best defense is a good offense. If we identify our Achilles’ heel, if we are given a warning from the Lord, then we act assertively, proactively, positively pushing against that weakness. Barnabas became a “son of encouragement” by doing something radical, wasteful by the world’s standards. And in doing so, his soul was purified. In doing so, his love for God grew, and he was free to be all God wanted him to be. Do you want to be all God wants you to be? At the end of the day, do you want your epitaph to read, “He sure knew how to make money;” or would you rather it read, “He sure knew how to use his money for good.”

I heard the story this week of a member of our church who, years ago, was so inspired by the ministry of a church that helped immigrants find a home in the United States, that he donated an entire year of his salary to helping that ministry succeed. The second miracle here was not just that *his* heart was touched, but somehow he talked his wife into going along with it, and *her* heart was touched as well. They struggled to make ends meet for all that year, living on her salary alone. Wasteful? Yea, by the world’s standards. Wise wealth management? I don’t think so...at least not from the world’s point of view. But was there something liberating about it, something purifying about it? What do you think? Did they ever regret it?...I doubt it.

Well, we can’t all do something that radical. So what is another “offensive” game plan we can develop to purify the soul and grow in our love for God? In the Jewish/Christian world, that “radical, wasteful thing” has been the Tithe. “Tithe” means 10%. In Old Testament times, it started as 10% of the harvest. The prophet Malachi speaks for the Lord in the last book of the Old Testament: “*Do not rob God,*” the prophet thundered. “*Bring the full tithe into the store house; and test me in this, says the Lord of hosts: see if I will not open the windows of heaven for you and pour down an overflowing blessing!*” (Malachi 3:8-10) In that agrarian culture, they must have had some way to estimate what the harvest was likely to be, because it was to be the “first fruits” of the harvest, not the leftovers. (Leviticus 23:10) That is why we encourage our members to make a pledge, ahead of time. So our giving is an act of faith, from beginning to end.

Now, the tithe is not another Law. It was not in the 10 Commandments. We have no record of Jesus lifting up the tithe as the only way to be faithful with our finances. But until we find a better “offense” to defend ourselves from our own covetousness, and the broken values of our consumer culture, it is a strong, proactive step in the right direction.

By thinking of our financial giving in terms of percentage of income, not in terms of monetary amount, it helps us not to lie to ourselves, as Ananias and Sapphira apparently did. When we think simply in terms of the monetary amount we give, we might congratulate ourselves because it looks like a big figure...until we start comparing it to other things we love. For those other things, we do a lot of financial planning to make sure we can afford them. We

even borrow money when we can't afford them. We may break down our total assets into a pie chart, and see what percentage we are spending on entertainment, school, vacation, car, or the kind of home we will buy or rent. Should our giving to the Lord's work have any less care?! This human tendency for us to give to the Lord from the "leftovers," once the rest of our "needs" are taken care of, is undoubtedly the reason the Old Testament teaching was to give from the "first fruits."

Now, this "shocking approach" to money management does not need to start with 10%. For many, this would involve a way too sudden leap all at once, and surely our gracious Lord would want peace in the household. Whether we start pledging at a 3% mini-tithe, or 4%, or 5% and stretch ourselves year by year to grow toward the 10%, it is a proactive step in the right direction. It is acting positively on the warning that our souls are in danger. And the blessing is that feeling that we are purifying our souls, getting our priorities straight, growing to love God and neighbor more, and setting our house in order, so that we can experience precisely what the Lord said, "*Where your treasure is, there will your heart be also.*"

May the Holy Spirit confirm this to your hearts if what I have said is true. And may your obedience to the calling of God multiply your faith, your sense of freedom, and your joy.

Alleluia! Amen.