



CENTER FOR STEWARDSHIP

Money Matters

Sunday Morning Bible Study



THREE WEEK COURSE

Money Matters

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Introduction

NEWSLETTER ARTICLE

We go to schools to become equipped to earn it. Then we spend the rest of our lives getting it. We invest countless hours in thought and discussion on how we're going to handle it. We walk around shopping malls determining how we're going to spend it. We get caught up worrying that we won't have enough of it. We dream and scheme to figure out ways to acquire more of it. Arguments over it are the leading cause of marital disintegration, business partner breakups, and government shut-downs. The obsession with getting more of it destroys many lives. Its absence causes endless nightmares. Some call it the root of all evil. Others call it the means for great good. But we cannot afford to ignore the reality or the importance of money.

Neither does St. Paul. The apostle's most thorough teaching about money is in 2 Corinthians 8 and 9. It is fitting that our fall stewardship emphasis is based upon these two chapters. I'm calling our campaign, "Money Matters." Sermons include:

- **"The Macedonian Model" (2 Corinthians 8:1-9)**
- **"Hey, Big Spender!" (2 Corinthians 9:1-7)**
- **"Sowing and Harvesting" (2 Corinthians 9:8-15)**

My Sunday morning Adult Bible Class builds upon these messages. After learning more about Paul's offering for the poor Christians in Jerusalem—which undergirds 2 Corinthians 8 and 9—we will take a decidedly practical turn to look at what the Bible teaches about earning, saving, investing and giving money. The plans are as follows:

An Overview of 2 Corinthians 8-9 'Til Debt Do Us Part!

I invite you to join us as Paul instructs both the Corinthians and us on "Money Matters."



The Macedonian Model

WEEK ONE

ORDERS OF WORSHIP: First Sunday

THEME OF THE DAY

For our annual stewardship campaign we are listening to Paul's most thorough discussion on money. And that would be 2 Corinthians 8–9. Let's get started!

***Note:** All three worship services begin with this invocation and call to worship

INVOCATION

L: In the Name of the Father, and of the Son, and of the Holy Spirit,

C: Amen.

CALL TO WORSHIP (Selected verses from 2 Corinthians 8–9)

L: For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that we by his poverty might become rich.

C: **The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.**

L: Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

C: **And God is able to make all grace abound, so that having all sufficiency in all things at all times, we may abound in every good work.**

L: So that we will be enriched in every way to be generous in every way.

C: **For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God.**

L: Thanks be to God for his inexpressible gift!

HYMN—“The Earth is the Lord’s” (St. Denio, LSB, 802)

The earth is the Lord’s and the fullness thereof.

Redemption reminds us, O God, of your love.

By grace we are learning, as year leads to year.

We’re called to be stewards, your caretakers here.

Too often, O God, we abuse your good earth.

We fail to remember its beauty and worth.

We take from creation much more than we need,

We threaten your mission through excess and greed.

CONFESSION AND ABSOLUTION (From 2 Corinthians 8:1–9)

P: In today’s second reading Paul describes the generosity of the Macedonian churches.

C: **They gave in the midst of severe trial.**

P: They gave out of extreme poverty.

C: **They gave even beyond their own ability.**

P: And the Macedonian churches gave themselves first to the Lord.

C: **Forgive us, merciful Father, for too frequently our giving is nothing like this.**

P: Instead we hoard our wealth, make excuses for our miserliness, and stubbornly refuse to give ourselves to you, to others, or to anyone else.

C: **Forgive us, merciful Father, for the sake of Jesus Christ our Lord.**

P: Hear the best news you will ever hear! “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for our sake he became poor, so that we by his poverty might become rich.”

As a called and ordained servant of Christ, I announce that you are forgiven—richly, fully and eternally—in the name of the Father and of the Son and of the Holy Spirit.

C: Thanks be to God for his inexpressible gift!

HYMN—"The Earth is the Lord's"

May we be good stewards of all that you give
Extending your Gospel wherever we live.
May we be a church that renews and restores
And lovingly cares for these gifts that are yours.

PRAYER OF THE DAY

P: The Lord be with you.

C: And also with you.

P: Let us pray. Lord Jesus Christ, make us wise and faithful stewards of your gifts, so that we serve our neighbors in need, extend the Gospel to people without hope, and live to the praise of your glorious grace; for you live and reign with the Father and the Holy Spirit, one God, now and forever.

C: Amen.

CREED

SCRIPTURE

The theme of today's readings reflect the theme of generous stewardship.

1 Chronicles 29:1-9 2 Corinthians 8:1-9 Mark 12:41-44

SERMON: “The Macedonian Model” (2 Corinthians 8:1–9)

Let me read you a letter that no pastor ever wants to get. “Dear pastor, In reply to our church’s stewardship program, my wife and I regret to inform you that due to federal laws, state laws, county laws, corporation laws, mother-in-laws and out-laws, we’re compelled to pay a business tax, amusement tax, school tax, gas tax, light tax, water tax, sales tax—even our brains are taxed. For our own safety, we’re required to carry life insurance, property insurance, liability insurance, accident insurance, tornado insurance, burglar insurance, business insurance, unemployment insurance and fire insurance. We’re inspected, expected, disrespected, rejected, dejected, examined, re-examined, informed, reformed, summoned, fined, commanded, and compelled to provide an inexhaustible supply of money for every known need, desire, government, and hope under the sun. Therefore, we cannot, and we will not participate in the financial ministry of the church. Have a nice day, pastor.”

Today we begin a three-week series that I’m calling, “Money Matters.” For our annual stewardship campaign we are listening to Paul’s most thorough discussion on money. And that would be 2 Corinthians 8–9. Paul’s problem was exactly this—the Corinthians had told him, in so many words—“We cannot and we will not participate in the financial ministry of the church. Have a nice day, Paul.”

So what did Paul do? In 2 Corinthians 8–9 he doesn’t bark out orders or give commands. Instead the apostle relies on the Gospel to change the Corinthian’s hearts and giving habits. Consider these Gospel words in 2 Corinthians 8–9; “grace” (8:1, 4, 6, 7, 9; 9:14); “fellowship” (8:4; 9:13); “love” (8:7, 24; 9:7); and “gift” (8:12, 20; 9:5 [two times], 20). Paul never mentions money. Not even once! Today let’s see how Paul employs the Gospel as he compares the Corinthians in the southern part of Greece with the Macedonians in the north. 2 Corinthians 8:8 nicely summarizes what the apostle is doing: “I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others.”

CORINTHIAN COVETING

Corinth had great wealth. And with great wealth often comes great coveting. The city was on the Corinthian isthmus which joined mainland Greece with the Peloponnesus, a peninsula forming the

southern part of Greece. This strategic location made Corinth the crossroads of the ancient world. Trade between east and west and between north and south passed through Corinth. Consequently, Corinth became exceedingly rich. And the wealth created at least two kinds of Christians, both were driven by coveting.

Those who had an earning aversion – This person says, “I want stuff. I need stuff, but I’m not going to take work seriously. I’m not going to take responsibility for earning money. I’m going to have an entitlement mentality. The world owes me. The government owes me. My parents owe me. I’m going to stay on a couch and expect money to come my way.” The Bible says that there is a direct relationship between the couch and catastrophe; between sloth and self-disintegration; between the refusal to earn money and the loss of self-respect. Some in Corinth believed that the city’s wealth should simply flow their way, without any work on their part.

Others in Corinth had an earning addiction – If this is you, then you started out working diligently but then that wasn’t enough. You wanted more. You needed more. Now you work not just for dignity. You work to feel like deity. After all, if you earn a lot of money it allows you to feel like a little god. You can buy what you want, go where you want, avoid what you want, vacation where you want and live where you want. It’s addictive stuff. So you roll up your sleeve and shoot up every morning for more.

Tolstoy, a hundred years ago, told the story of a peasant where his master said, “I will give you as much land for you to keep as you can walk around in one day.” So the peasant started running and he ran so much and so far trying to get so much that by the end of the day he died of exhaustion. That’s called an earning addiction. And it kills people and relationships and marriages.

The Corinthians were reluctant to give because wealth had created at least these two types of Christians. That’s why Paul mentions the Macedonians.

THE MACEDONIAN MODEL

The Macedonian churches included Philippi, Thessalonica and Berea. Let's take a look at why they are so generous.

The Macedonians gave **willingly** – These Christians didn't feel forced or coerced. Rather, they gave willingly because of grace. Freely we have received so freely we give. Today's reading begins with grace: "And now, brothers, we want you to know about the grace that God has given the Macedonian churches" (2 Corinthians 8:1). And today's reading ends with grace: "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich" (2 Corinthians 8:9).

What does this grace look like? It is centered upon "our Lord Jesus Christ" (2 Corinthians 8:9). The apostle makes it clear that Jesus is "Lord." That is, he is "Yahweh," the God of Abraham, Isaac and Jacob. He is the one true God. Jesus is "very God of very God, begotten, not made; being of one substance with the Father." This is the ultimate riches to rags story! Riches to rags so we might go from rags to riches. And this is grace!

Christ was rejected and despised so we stand accepted and forgiven. Christ was cursed so we are blessed; he was bound so we are free; he hung in darkness so we live in the light. Christ was acquainted with grief so we have the fullness of joy. Christ was sentenced and condemned. We are acquitted and saved. Christ was crowned with thorns so we will wear the crown of glory. This is grace: Christ went from riches to rags so we so from rags to the riches of abundant life now and eternal life in the age to come.

A few years ago I was in Kenya, teaching on behalf of Concordia Seminary. I went to an ATM to withdraw money and the machine gave me the option of checking our balance. Curious to see how much my wife had spent in my absence, I punched the button. The machine gave the balance: about 360,000. Startled, I wondered, "Where did all this money come from?" Then I thought, "Maybe I should leave the country more often!" I even checked the account number to see if perchance the ATM had linked me to the wrong account. After seeing that it was indeed our account, I finally

realized that the machine was giving me my balance not in terms of dollars but in terms of Kenyan shillings. At the time, the exchange rate of shillings to dollars was about 90-1, which made the balance of the account not \$360,000 but \$4,000. Because of Jesus Christ, your balance is astronomical! This is no computing error! You have all of the wealth and riches of the Gospel! “He became poor, so that you through his poverty might become rich!”

That’s why the Macedonians gave willingly. They also gave **joyfully**. “Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saint.” (2 Corinthians 8:2–4). The expression “extreme poverty” could also be translated, “down-to-the-depth poverty,” or “deep-down poverty,” or hitting “rock-bottom.” But the Macedonians didn’t let their problems short-circuit their duty as stewards.

They even begged Paul for the opportunity to give money. Normally we think of the pastor as “begging” the would-be givers. Here it is the givers, who could least afford it, begging the pastor for the opportunity to give. The riches of the Gospel change us so we give willingly and joyfully.

The Macedonians also gave **generously** – “And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will” (2 Corinthians 8:5). Good stewardship flows from a right relationship with God. The Macedonian churches gave themselves to the Lord because he first gave himself for them. The more God gives, the more we give back. We can’t help but becoming generous!

God wants to move us from **CORINTHIAN COVETING** to **THE MACEDONIAN MODEL**. Then we give **willingly**, **joyfully**, and **generously**. And that, Paul says, is how Christ first gives to us. So we can take this lousy letter of excuses [this is the letter that is read at the beginning of the sermon] and what? Rip. It. Up! Amen.

FOR NEXT WEEK:

Read 2 Corinthians 9:1-7 and answer these questions:

1. What is the difference between a “generous gift” and one “grudgingly given”? (2 Corinthians 9:5)
2. Which one defines your stewardship?
3. What comes to mind when you hear the term “cheerful giver”? (2 Corinthians 9:7)

HYMN—“What is the World to Me” (LSB, 730)

OFFERING

PRAYERS OF THE CHURCH (From 2 Corinthians 8:1-9 and LSB, 730 stanza 1)

L: All things are yours, blessed Lord, and you have granted us so much to use and manage to extend the mission of your church. We trust in your mercy and have confidence that you will grant us all things needful, through Jesus Christ, our Lord.

C: **What is the world to me, with all its vaunted pleasure?**

L: Create in us overflowing joy that wells up in rich generosity.

C: **When you, and you alone, Lord Jesus are my treasure.**

L: Empower us to delight in the privilege of sharing our financial resources.

C: **You only dearest Lord, my soul’s delight shall be.**

L: We give ourselves first to you, Lord, and then to our church, in keeping with your will.

C: **You are my peace, my rest, what is the world to me.**

ADDITIONAL PRAYERS

L: What is the world to me, my Jesus is my treasure.

C: **O God, empower us to be more like the Macedonians and less like the Corinthians.**

L: My life, my wealth, my health, my love, my friend, my pleasure.

C: **We have freely received, now let us freely give.**

L: My joy, my crown, my all; my bliss eternally.

C: **Once more then I declare, what is the world to me!**

L: In Jesus's name. Amen.

HYMN-"Take My Life and Let It Be" (LSB, 783, stanzas 1, 4, 6)

SILENT PRAYER

Lord Jesus, make our church more like the Macedonians and less like the Corinthians. And begin with me! Amen.



“Hey, Big Spender!”

WEEK TWO

ORDERS OF WORSHIP: Second Sunday

THEME OF THE DAY

We’re in a series on 2 Corinthians 8–9 called “Money Matters.” Today we take up 2 Corinthians 9:1–7 with the theme, “Hey, Big Spender!”

INVOCATION

CALL TO WORSHIP

HYMN–“The Earth is the Lord’s” (St. Denio, LSB, 802)

The earth is the Lord’s and the fullness thereof.
Redemption reminds us, O God, of your love.
By grace we are learning, as year leads to year.
We’re called to be stewards, your caretakers here.

Too often, O God, we abuse your good earth.
We fail to remember its beauty and worth.
We take from creation much more than we need,
We threaten your mission through excess and greed.

CONFESSION AND ABSOLUTION (From 2 Corinthians 9:1-7)

P: In today's second reading Paul continues to compare the Macedonians with the Corinthians:

C: **The Macedonians were prepared to give.**

P: The Corinthians were only prepared to get.

C: **The Macedonians gave generously.**

P: While the Corinthians gave grudgingly.

C: **The Macedonians sowed generously and reaped generously.**

P: Yet the Corinthians sowed sparingly and reaped sparingly.

C: **The Macedonians were cheerful givers.**

P: The Corinthians gave reluctantly, if anything at all.

C: **Gracious God, forgive us for being so much more like the Corinthians and so little like the Macedonians.**

P: Hear the best news you will ever hear! "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for our sake he became poor, so that we by his poverty might become rich." As a called and ordained servant of Christ, I announce that you are forgiven—richly, fully and eternally—in the name of the Father and of the Son and of the Holy Spirit.

C: **Thanks be to God for his inexpressible gift!**

HYMN -"The Earth is the Lord's"

May we be good stewards of all that you give.

Extending your Gospel wherever we live.

May we be a church that renews and restores.

And lovingly cares for these gifts that are yours.

PRAYER OF THE DAY

P: The Lord be with you.

C: **And also with you.**

P: Let us pray. O God, almighty Father, you have shown to the world your love in the most glorious sacrifice of your beloved Son. Fill us with your same sacrificial love that we may offer our financial resources for the sake of your kingdom and the salvation of many; through Jesus Christ, your Son, our Lord, who lives and reigns with you and the Holy Spirit, one God, now and forever.

C: Amen.

SCRIPTURE

The theme of today's readings reflect the theme of generous stewardship

Exodus 36:1-7 2 Corinthians 9:1-7 Matthew 25:14-30

CREED

SERMON: "Hey, Big Spender!" (2 Corinthians 9:1-7)

I once heard about an elderly lady who got stopped for speeding. She was going seventy in a forty-mile-per-hour zone. The policeman asked her, "Why were you going so fast, ma'am?" She said, "Sir, the sign back there said seventy." "No ma'am," he replied, "That wasn't the speed limit sign. That was the highway number sign. This is highway seventy." "Oh my goodness," she said, "I'm sure glad you didn't see me back there on highway 129!"

NUMBERS ARE IMPORTANT; Ask a highway patrolman or a mortgage banker or a math teacher. Numbers are important. So are the numbers we write on our checks to _____ Lutheran Church.

We're in a series on 2 Corinthians 8-9 called "Money Matters." Today we take up 2 Corinthians 9:1-7 with the theme, "Hey, Big Spender!"

Last week we found out that Corinth was the New York, Tokyo, or London of the ancient Roman

world. The city's location gave it massive wealth from shipping and trading. So numbers were important to the Corinthians. They were big spenders, but not necessarily towards the church.

Let's look at several ways we work the numbers; a few ways we spend money.

IMPULSIVE SPENDERS

Impulsive spenders walk by a suit-rack that advertises a \$200 suit at 50 percent off and buy it immediately. Then they come home and announce, "I just saved \$100!" Now, I don't want to be overly technical here, but if you paid \$100, I believe you just lost \$100. Just a thought!

REVENGER SPENDERS

You see this at casinos once in a while—so I've been told! Every now and then you'll see Ma Midwesterner who has been good all her life. But she's sick and tired of her husband telling her they don't have any money. So she's decided to get even. And how sweet it is! A big hotel, expensive dinners, and oh the slot machines!

BOREDOM SPENDERS

"I'm so bored! I have nothing to do! I'm going shopping!" This is typified by a woman who had all her credit cards stolen. A few weeks later her husband was asked if he'd canceled the cards. He said, "Heck no! The thieves spend less than my wife!"

SPECIAL INTEREST SPENDERS

Here's a person who has a special interest where he goes bananas. I was once sitting next to a guy on a plane reading a Harley-Davidson magazine. We started talking and he said, "I live for Harleys. As a matter of fact, I'm in trouble right now with the little woman." He continued, "I took half of what I make in a year and put it into buying a new Harley. So the little woman is really mad at me." I thought to myself, "Man, I'm with the little woman! I can understand if she wanted to rip those tattoos right off his arm." I underscore the words, "thought to myself," as I wasn't in the mood for a new facial arrangement!

STATUS SPENDERS

This begins when we're just kids. I remember a guy in my high school who was a real loser but then one day he drove up in a brand new 1972 Ford Mustang. His stock skyrocketed! And me? I had a 1967 Buick Le Sabre. Enough said. We are so tempted to become status spenders. We all want our stock to rise!

GENEROUS SPENDERS

That's what Paul encourages in our reading today from 2 Corinthians 9. 2 Corinthians 9:5 gets at the heart of things: "So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given." Paul is not a manipulating fundraiser intent on forcing the Corinthians to cough up their cash. He does, however, want the Corinthians to change their spending habits and become more like the Macedonian churches—generous spenders.

GENEROUS SPENDERS PREPARE AHEAD OF TIME; "For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be" (2 Corinthians 9:2–3).

Those who fail to plan, plan to fail. This is true about life and it is especially true about Christian stewardship. If you don't have a plan to give, if you don't deliberately prepare to give, you won't—or at least you won't give as willingly. In the opening verses of 2 Corinthians 9 Paul is helping the Corinthians engage in planned giving.

When we don't plan to give, and then are put in a position where we feel we should give, our tendency is to resent it. Remember the time you came to church with just a twenty dollar bill? You were planning on using the twenty to buy a nice lunch on Monday. The offering plate came by, you looked in your wallet, and all you had was that twenty which you'd already, mentally, spent. You put

the bill in the plate and how did you feel? Joyful that you gave to God? Probably not. Instead, you probably resented it. That's why I encourage you to determine how much you will give in 2016 in advance.

GENEROUS SPENDERS DON'T BELIEVE THE MYTH OF

“MORE.” “For if any Macedonians come with me and find you unprepared, we, not to say anything about you, would be ashamed of having been so confident” (2 Corinthians 9:4). The Corinthians might be unprepared to give. They might be ashamed and embarrassed. They might end up with egg on their faces. Why is that? The Corinthians had bought into the myth of more. What does that look like?

- First, “Having more things will make me more happy.” Advertising is built on this, “You won't be happy until you buy _____.” Fill in the blank.
- Second, “Having more things will make me more important.” We think, “My valuables determine my value. If I have a little, I'm only worth a little.”
- Third, “Having more things will make me more secure.”

It's easy to believe the myth of more. Most people give up their health in the first half of life in order to get more money. In the second half of life they give up all their money to try to get their health back. Be wise and figure that out in advance.

GENEROUS SPENDERS IMITATE GOD

“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7).

The word “believe” is used 272 times in the Bible.

The word “pray” is used 371.

The word “love” is used 371 times.

but the word “give” is used 2157 times.

The Bible is a book about giving.

And the most cheerful Giver is who? God! Consider what Paul writes in 2 Corinthians: “For no matter how many promises God has made, they are ‘Yes’ in Christ” (2 Corinthians 1:20). “Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come” (2 Corinthians 5:17). “But he said to me, ‘My grace is sufficient for you, for my power is made perfect in weakness’” (2 Corinthians 12:9). These promises are yours in Christ Jesus! God loves to give! And when we receive the gifts of the Gospel, something happens—we become more like God. We imitate him. We don’t give reluctantly or under compulsion. We give cheerfully!

Comedian Jack Benny had a reputation as an inflexible tightwad. One day, in a skit on his radio show, a would-be robber stopped him on the street, poked a gun into his ribs, and said, “Your money or your life.” After a long pause, and a few more jabs with the gun, Benny quipped, “I’m thinking, I’m thinking.” Why is that? Numbers are important!

And so are the numbers we write on our checks to _____ Lutheran Church.

WHAT KIND OF NUMBERS DO YOU USE?

How you answer that depends on your spending habits.

Are you an impulsive spender? A revenger spender? A boredom spender? A special interest or status spender? What will it take for you to become a generous spender? “That’s easy,” Paul says, “Generous spenders delight in Christ Jesus, who spent everything for us!” Let’s get started! Amen.

FOR NEXT WEEK:

Read 2 Corinthians 9:8-15 and answer these questions:

1. What are the connections between sowing seed, harvesting crops, and your financial support of our church?
2. What are the results of Christian generosity? In the givers? In the receivers?
3. Why is the “indescribable gift” (2 Corinthians 9:15) the key to all faithful and godly giving?

HYMN -“We Give Thee but Thine Own” (LSB, 781)

OFFERING

PRAYERS OF THE CHURCH (Based upon LSB, 781 stanza 1)

L: Almighty God, you have named us and claimed as your children in Holy Baptism and set us on a path to make disciples of all nations.

C: **We give thee but thine own.**

L: You call us to trust your mercy and to invest in the Gospel mission of our church and schools.

C: **Whatever the gift may be.**

L: You are the most generous spender of all—giving us Christ Jesus and the gifts of salvation, new life and a glorious crown in heaven.

C: **All that we have is thine alone.**

L: We offer our financial gifts for caring use among the suffering; for gentle use among the hurting; for encouraging use among the dispirited; for powerful use in worldwide missions; and for worship, teaching and service within this church.

C: **A trust, O Lord from thee.**

ADDITIONAL PRAYERS

L: Heavenly Father make us cheerful givers,

C: **So that our finances bless many people with Christ’s love.**

L: In Jesus’ name we pray.

C: **Amen.**

HYMN-“We Praise You, O God” (LSB, 785)

SILENT PRAYER

Lord Jesus, create in me the heart of a generous spender. Amen.



“Sowing and Harvesting”

WEEK THREE

ORDERS OF WORSHIP: Third Week

THEME OF THE DAY

Today we wrap up our three-week sermon series called “Money Matters.” Making our way through 2 Corinthians 8–9, we come to 2 Corinthians 9:8–15 where the apostle compares money to seeds. Money to seeds? Let’s take a look.

INVOCATION

CALL TO WORSHIP

HYMN-“The Earth is the Lord’s” (St. Denio, LSB, 802)

The earth is the Lord’s and the fullness thereof.
Redemption reminds us, O God, of your love.
By grace we are learning, as year leads to year.
We’re called to be stewards, your caretakers here.

Too often, O God, we abuse your good earth.
We fail to remember its beauty and worth.
We take from creation much more than we need,
We threaten your mission through excess and greed.

CONFESSION AND ABSOLUTION (From 2 Corinthians 9:7-15)

P: In today's second reading Paul compares our money with seeds.

C: **With the promise, “God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.”**

P: Forgive us, Father, for we often live as though these words do not matter.

C: **As if they are not true.**

P: And so instead of being generous, we become greedy.

C: **Instead of giving, we grab.**

P: Instead of sacrificing and surrendering, we store up and stockpile.

C: **Instead of supplying and sharing, we keep and accumulate.**

P: Lamb of God, you take away the sins of the world.

C: **Create in us new hearts, and renew in us the desire to use our money in generous ways.**

P: Hear the best news you will ever hear. “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for our sake he became poor, so that we by his poverty might become rich.”

As a called and ordained servant of Christ, I announce that you are forgiven—richly, fully and eternally—in the name of the Father and of the Son and of the Holy Spirit.

C: **Thanks be to God for his inexpressible gift!**

HYMN-“The Earth is the Lord’s”

May we be good stewards of all that you give.

Extending your Gospel wherever we live.

May we be a church that renews and restores.

And lovingly cares for these gifts that are yours.

PRAYER OF THE DAY

L: The Lord be with you.

C: **And also with you.**

L: Let us pray. Lord Jesus Christ, You reign among us by the preaching of your cross. Forgive us our offenses that we, being governed by your bountiful goodness, we may demonstrate with our lips and our lives large amounts of generosity; for you live and reign with the Father and the Holy Spirit, one God, now and forever.

C: **Amen.**

SCRIPTURE

The theme of today's readings reflect the theme of generous stewardship

Proverbs 11:24–28 2 Corinthians 9: 8–15 Matthew 25:31–46

CREED

SERMON: “Sowing and Harvesting” (2 Corinthians 9:8-15)

I was once in the middle of a series of sermons on stewardship when a woman told me, “You know, I really need this series. In the last few years I’ve racked up a credit card quite a bit.” To stir the pot a little, I said, “Well, what are you going to do about it?” She replied, “I’m making the minimum monthly payments until I pay it off.” Feeling a little feisty, I said, “How much do you owe?” She responded, “\$3,000.” I said, “Well, that’s not a catastrophe. The average American owes about \$7,000 on their credit cards. Have you figured out how long it’s going to take you to pay off your balance if you only make minimum payments?” She said she hadn’t and, getting nervous, looked at her watch and said, “Oh my, I’ve got to go!” As I recall, she took off running!

Do you know how long it takes to pay off \$3,000 at 18 percent interest making only minimum payments of \$50 each month? Twelve years and nine months. And at the end of that time you will have paid a total of \$4733 in interest alone! Is there a better way to use our money? Paul says, “You bet!”

Today we wrap up our three-week sermon series called “Money Matters.” As we make our way through 2 Corinthians 8–9 we come to 2 Corinthians 9:8–15 where the apostle compares money to seeds. Money to seeds? Yes! Let’s take a look.

WE WILL NEVER LACK; “And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8). The word “all” appears four times in this verse and the apostle begins this verse with the expression “all grace.” What does “all grace” look like?

Jesus sowed seeds of love. He recklessly scattered mercy and grace. Climactically, he offered himself as a sinless substitute to suffer and die for us on the cross. Alive on the third day, for 2,000 years he has had an awesome harvest! Billions of lives have been transformed. Hearts have been made new. Relationships healed. Hope restored. Heaven opened! We will never, ever lack anything. That’s why Paul concludes his discussion on money matters with these words in 2 Corinthians 9:15: “Thanks be to God for his indescribable gift!”

Confident in God’s provision in Jesus Christ, in the next verse Paul teaches that we are to scatter the seeds. “As it is written: ‘He has scattered abroad his gifts to the poor; his righteousness endures forever’” (2 Corinthians 9:9). Paul is quoting here from Psalm 112; a psalm describing a committed believer. And committed believers generously scatter their money. “He has scattered abroad his gifts to the poor.”

For thousands of years people didn’t take a seed, dig a hole and cover it up. And they certainly didn’t have machines that could poke holes and automatically seed like they do today. For thousands of years, people would wear a knapsack filled with seeds on their shoulder. And then they would walk through the field, grab a handful of seeds and throw them.

Remember, Paul is using the metaphor of “seed” to stand for our money. And he wants us to scatter abroad our money; to broadcast it generously. I saw a bumper sticker the other day that said, “I used to dream of the salary I’m now starving on.” That’s not funny! That’s reality! You used to dream of the salary that you now are finding it hard to make ends meet on. So why scatter the seed? Why give money away?

The first person to reach the status of billionaire was a man who knew how to get money. At the age of 23, he had become a millionaire, by the age of 50 a billionaire. Every decision, attitude, and relationship was tailored to create his personal power and wealth. But three years later, at the age of 53, he became sick. His entire body became racked with pain. In complete agony, the world’s only billionaire could only digest milk and crackers. An associate wrote, “He couldn’t sleep, wouldn’t smile, and nothing in life meant anything to him.” His personal physicians predicted that he would die within a year.

The billionaire awoke one morning and announced that he wanted to channel his assets to hospitals, research, and mission work. On that day John D. Rockefeller established his foundation. This new direction eventually led to the discovery of penicillin, cures for current strains of malaria, tuberculosis and diphtheria. But perhaps the most amazing part of Rockefeller’s story is that the moment he began to give a portion of his money, his body’s chemistry was altered so significantly that he got better. It looked as if he would die at 53 but he lived to be 97.

What is the point? Seed is meant to be scattered. Money is meant to be shared. Why is that? Just ask John D. Rockefeller. Misers are miserable!

Dietrich Bonhoeffer writes: “Earthly possessions dazzle our eyes and dilute us into thinking that they can provide security ... yet all the time they are the very source of anxiety. If our hearts are set on them our reward is an anxiety whose burden is nearly intolerable.”

Years ago I bought some pumpkin seeds. Do you know what? Those pumpkins never produced. I couldn't figure out why until one day I was going through my garage and on a shelf I found those pumpkin seeds. Of course they didn't produce. I never planted them! A seed that's in a box on a shelf is worthless. Seeds are meant to be sown. And sowing is an act of faith. I take what I've got and I give it away. God wants us to generously scatter the seed. And why is that?

GOD GIVES THE SEEDS; “Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness” (2 Corinthians 9:10). As Paul continues using “seed” for money he says that God “supplies seed to the sower.” God gives us money to sow.

“Now wait a minute,” the tight-fisted miser in all of us says, “The money I have—or seeds if you insist—is the money I earned! And while I'm at it, let me make it crystal clear that I earned my degree, I earned my job, I earned my promotion and, by golly, I even earned my year-end bonus!” Question: Who gave you the mind, the body, the brain, the economy, the country, and the opportunity to get that job and make that money? God did. He “supplies seed to the sower.”

“We can expect a harvest” Paul continues, “This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God” (2 Corinthians 9:12). Faithful sowing supplies the needs of God's people. Children are educated. Facilities are built and maintained. Youth are transformed. Seniors are renewed. Friendships are forged. Lives are changed. We can expect a harvest when sowing money in the name of Jesus. There will be “many expressions of thanks to God.”

We've all heard the old cliché that anybody can count the seeds in an apple, but only God knows the number of apples in a seed. Because a seed has exponential potential. Take one seed and plant it in the ground. That seed grows into a giant tree which produces fruit which has other seeds, which creates more trees and more trees! And over thousands of years, there might be an entire forest of hundreds of thousands of acres from one single seed. The money we give today will impact generations of people in the name of Christ our Lord!

The oldest Christian document after the New Testament is called 1 Clement. In this letter a church leader named Clement wrote to—of all people—the Corinthians! Did Clement say anything about their stewardship? Their generosity? Their money matters? Did they embrace and live out Paul’s ideas of sowing money as people sow seeds? Indeed! Clement remarks that the Corinthians were known for “giving more gladly than receiving” (1 Clement 2:1). “Giving more gladly than receiving.” Amazing! Grace—a word Paul uses twelve times in 2 Corinthians 8–9—empowered the Corinthians. Meaning what? God’s extravagant grace in Jesus Christ empowers us to also be known for, “Giving more gladly than receiving.” It’s time to start sowing our seeds! Amen.

HYMN-“Praise and Thanksgiving” (LSB, 789)

OFFERING

COMMITTING OUR GIFTS FOR 2016 (From LSB, 789 stanza 1)

L: We pause, O God, in this moment of dedication to reflect on what we have let go, and on what we have kept back, what we have given in the past and what we plan to give in the future. And we reflect upon the overwhelming claim you have on all we possess. Make us more faithful, more generous, and more cheerful givers. We join in thankful praise for the apostle Paul, who teaches us about “Money Matters.”

C: **Father, providing food for your children.**

L: Inspire our stewardship with this amazing grace, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.” (2 Corinthians 8:9)

C: **By your wise guiding, teach us to share.**

L: Enliven our stewardship with the wisdom, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

(2 Corinthians 9:7)

C: One with another, so that rejoicing.

L: Empower our stewardship with the promise, “You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.” (2 Corinthians 9:11)

C: With us all others, may know your care.

L: We bring our commitments in response to God’s great grace of salvation in Christ Jesus.

C: Amen.

HYMN-“Praise God, from Whom All Blessings Flow” (LSB, 805)

SILENT PRAYER

Dear Jesus, help me sow the seeds of my money faithful, generously and joyfully, all the days of my life. Amen.

ACKNOWLEDGMENTS

“The Earth is the Lord’s” (St. Denio, LSB, 802)

This hymn is adapted by R. Lessing

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Bible Study on Money Matters

An Overview of 2 Corinthians 8-9

“You can’t fake stewardship. Your checkbook reveals all that you really believe about stewardship. A life story could be written from a checkbook. It reflects your goals, priorities, convictions, relationships, and even the use of your time. A person who has been a Christian for even a short while can fake prayer, Bible study, evangelism, going to church, and so on, but he can’t fake what his checkbook reveals.” – Ron Blue

ANCIENT CORINTH

Corinth’s power and prestige were grounded in its location. The city lay on an isthmus, a narrow strip of land connecting two larger bodies of land. The Corinthian isthmus joined mainland Greece with the Peloponnesus, a peninsula forming the southern part of Greece. The isthmus was only some three-and-a-half miles wide, and Corinth sat astride the narrow strip of land. This strategic location made Corinth the great crossroads of the ancient world. Trade between east and west and between north and south passed through Corinth, for merchants did not want to sail the dangerous waters around the southern tip of the Peloponnesus. Consequently, Corinth became rich; throughout the ancient world, the name of the city was associated with wealth.

Corinth’s prosperity and growth earned the enmity of Athenian writers in the fifth and fourth centuries BC. The playwright Aristophanes invented a word derived from the city’s name, *korinthiazesthai*, meaning “to fornicate.” Other writers likewise alluded to Corinth as the center of prostitution. Even Plato used the phrase *korinthia kore*, meaning literally “a Corinthian girl,” to refer to a prostitute. The Greek historian Strabo, writing near the time of Jesus’s birth, claimed Corinth had housed a temple containing 1,000 sacred prostitutes. By the time Paul visited the city, Corinth had become an important financial hub. No wonder the apostle expected the Corinthian Christians to give generously to support the impoverished Christians in Jerusalem.

By the middle of the first century AD, Corinth's population was ethnically and religiously diverse. Cults to ancient deities, mystery religions, Gnostic influences, and beliefs and practices brought by settlers and entrepreneurs into the colony made for a dynamic religious life. Excavations reveal shrines to Apollo, Athena, Aphrodite, Sisyphus, and others, testifying to the continued importance of Greek religion. Egyptian deities were also worshiped: and, of course, the religion of the Roman emperor was prominent. Then there were the Jews, whose later presence is attested by the remains of an inscription in marble.

PAUL'S CONTACTS WITH THE CORINTHIAN CHURCH

1. Paul visits Corinth for the first time, spending about 18 months there (Acts 18:11). He then leaves Corinth and spends about three years in Ephesus (Acts 19:8, 19:10, 20:31). These events happened from roughly from AD 53 to 57.
2. Paul writes the "warning letter" in his first year from Ephesus (1 Corinthians 5:9).
3. Paul writes 1 Corinthians from his second year at Ephesus.
4. Paul visits the Corinthian church a second time, as he indicated he would in 1 Corinthians 16:6. Probably during his last year in Ephesus. 2 Corinthians 2:1 calls this a "painful visit."
5. Paul writes the "letter of tears" (2 Corinthians 2:4)
6. Paul writes 2 Corinthians, indicating his desire to visit the Corinthian church a third time (2 Corinthians 12:14; 13:1). The letter doesn't indicate where he is writing from, but it is usually dated after Paul left Ephesus for Macedonia (Acts 20), from either Philippi or Thessalonica in Macedonia.
7. Paul presumably made the third visit after writing 2 Corinthians, because Acts 20:2-3 indicates he spent three months in Greece. In his letter to Rome, written at this time, he sent salutations from some of the principal members of the church to the Romans.

PAUL'S COLLECTION FOR THE CHRISTIANS IN JERUSALEM

Paul's collection for the Jerusalem church occupies significant portions of his letters (1 Corinthians 16:1–4; 2 Corinthians 8–9; Romans 15:14–32). It is so important to Paul he is willing to face hostility (Romans 15:30–31) and is indeed arrested in Jerusalem in part because of it (Acts 24:17). What compelled Paul to raise funds among his gentile converts for the poor in Jerusalem? Why did he feel this money would be better spent on the Jerusalem poor than on the poor gentiles surrounding the communities where he collected it? What did he hope this offering would accomplish?

1. Paul was remembering the poor as he promised the “pillar apostles” (Galatians 2:10).
2. He was conveying genuine concern by the Gentile congregations.
3. Paul was seeking to unite the two diverse elements in the early Christian community.

2 Corinthians 8–9 focus on the grace of giving. The word grace predominates in these chapters. Indeed, the chapters open with the concept of grace (8:1) and close in the same manner (9:14–15) forming an inclusion. The term occurs at least ten times and the root occurs in compound words twice more (translated “thanksgiving”); 2 Corinthians 8:1, 4, 6, 7, 9, 16, 19; 9:8, 14, 15 (9:11, 12). The Jews customarily referred to benevolence as an act of righteousness. Paul, however, used the term righteousness in this connection only once. In 2 Corinthians 9:10 he speaks of the gift as coming from the Corinthians' righteousness, but he generally refers to giving as an act of grace. By this expression, Paul emphasizes both the situation of the giver and the motivation for the gift. Those who have received God's grace engage in benevolent activities as the fruit of the state of grace.

Perhaps it was Titus who informed them of the offering and secured their initial participation (2 Corinthians 8:6). Following that, Paul wrote specific instructions in 1 Corinthians 16:1–4. They included

- (1) laying aside an offering on the first day of the week,
- (2) giving as God had prospered them, and
- (3) selecting some trusted persons to carry the offering to Jerusalem.

The church at Corinth was the first of the churches to give, but a year had passed since Titus went to Corinth for Paul. Now Paul felt the need to address them again regarding the offering. Probably, they had given immediately upon hearing of the need (2 Corinthians 8:10) and left Titus with the promise of more to come.

'Til Debt Do Us Part!

AN OVERVIEW OF CORINTH AND PAUL'S COLLECTION

[NOTE: Answers to the fill-in-the-blanks are in brackets]

"What subject is likely to send temperatures boiling around the American home? Is it politics? Not even in the running! Is it sex, in-laws . . . close, but not on the front burner. The answer is money. Money is the number one fighting word in the American family." Mark Goodman, **MONEY MAGAZINE**

Most people look at budgeting as a nervous breakdown on paper.

We don't object to being put on a budget as long as we're not expected to stay on it.

THE CASH CLASH

Identify your mate

- | | | | | | | | | | | |
|----|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 1. | SAVER | | | | OR | | | | | SPENDER |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2. | PAY NOW | | | | OR | | | | | PLAY NOW |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 3. | CAREFUL | | | | OR | | | | | CAREFREE |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

TRUTHS FOR SOLVING THE CASH CRUNCH

1. Try to know your spouses' [\[family of origin\]](#)
NOTE: On this and on other issues, agreeing to disagree is okay, as long as genuine understanding takes place.
2. Decide on your priorities. See Matthew 6:33.
3. Decide who is best suited to [\[manage the checkbook\]](#)

MONEY PIT OR MONEY POWER?

GOD'S PART

- A. [\[Ownership\]](#) - Psalm 24:1
- B. [\[Control\]](#) - 2 Chronicles 29:11–12
- C. [\[Provision\]](#) - Genesis 22:14

"Freely you have received ..." Matthew 10:8

OUR PART

[Faithful] Christian steward = “accountable to God.”

“Now it is required that those who have been given a trust must prove faith.”
(1 Corinthians 4:2)

Few things in life are so easy to get into and so difficult to get out of and so fun to get into and so terrible to get out of as DEBT!

THE HISTORY OF DEBT

PRE WWII

“Cash on the barrel head.”

POST WWII

–The GI Bill.

1960S

The 30-year home mortgage was introduced.
(The Great Depression Bankers retired.)

1970S

The entire economy becomes dependent upon debt.

SINCE THE 1980S

Debt is the engine that fuels the economy (American divorces rise as the amount of consumer debt grows).

HOW DO WE GET INTO DEBT?

A. Three reasons we spend more than we make:

- a. [Ignorance] Proverbs 22:3
- b. [Indulgence] Colossians 3:5
- c. [Poor-planning] James 4:13–15

B. [Irresponsible] use of resources

- a. [Impulse] buying
- b. [Indulgence] buying

ASK YOURSELF THESE TWO QUESTIONS:

1. What are your [motives] ?
2. [Why] are you buying this?

C. [Careless] management

- a. Lack of attention to your money [details]
- b. [Neglect] of person and property. Proverbs 24:30–34

D. Trying to get [rich quick]

“A stingy man is eager to get rich and is unaware that poverty awaits him” (Proverbs 28:22).

E. Withholding [offerings]

“One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed” (Proverbs 11:24–35).

“Give and it will be given to you” (Luke 6:38).

GUIDELINES FOR BORROWING

- A. The item purchased should be an asset with the potential to [appreciate] or produce an income.
- B. The value of the item should [equal] or [exceed] the amount owed against it.
- C. The amount borrowed should not be so high that [repayment] puts undue strain on your budget.

STEPS FOR GETTING OUT OF DEBT

- A. [Commit] to the task. Proverbs 3:5–6
The average American family can get out of debt within [two] to [five] years.
- B. Establish a [written] budget.
This puts a block on [impulsive] spending!
- C. Establish a debt-repayment [plan] for each creditor.
- D. Accumulate [no] new debts. Buy only with [cash].
- E. Be [thankful] with what you have.
- F. Don't [borrow].

“The rich rule over the poor, and the borrower is servant to the lender.” (Proverbs 22:7)

HOW TO TAP INTO MONEY POWER

A. Personal [discipline]

This is an inside job – Galatians 5:16

B. Follow God’s financial plan to be a faithful steward

+ [Pay him]

+ [Pay yourself]

+ [Pay others]

God calls us to personal disciplines and faithful stewardship for three reasons:

1. To develop our [character].

Money molds people in the process of getting it, of saving it, of using it, of giving it, of accounting for it. Depending upon how it’s handled, it proves a blessing or a curse to its possessor. Either the person becomes a master of their money or the money becomes the master of the person.

Money is an exact index to a person’s true character.

2. To deepen our [spiritual] life.

3. To lead us to [contentment].

ALL I WANT IS A LITTLE MORE!

“Watch out! Be on your guard against all kinds of greed; a person’s life does not consist in the abundance of his possessions” (Luke 12:15).

I. “MORE” ON MATERIALISM

From The Hunger for MORE: Searching For Values in an Age of Greed: “More. If there ever was a single word that summarizes American’s hope and obsession it is this word ... MORE. More money, more success, more luxuries, more gizmos, we live for more. For our next raise, for our next house. The things we already have, no matter what they are, fade in comparison to what we might still get. The hunger for more characterizes the American frontier from its beginnings. But in recent years this appetite has become an addition.”

THE MYTHS OF MORE –

1. Having more things will make me more [happy]
2. Having more things will make me more [popular]
3. Having more things will make me more [powerful]

(Ecclesiastes 2:1–11)

TWO IMPORTANT PRINCIPLES:

1. Materialism is not possession, but [obsession].
2. Materialism is a matter of the [heart], not the [checkbook].

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is as uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment” (1 Timothy 6:17).

SEVEN WARNING SIGNALS

1. When you go from [concern over] money to being [possessed] over it.
2. When envy and [jealousy] creep into our life.
3. When we lose [appreciation] for what God has already given us.
4. When we lose the [joy] of cheerful giving.
5. When we seek [things] more than God.
6. When we think that things will make us [happy].
7. When [enough] is never enough.

THE ROAD TO CONTENTMENT

1. [Meditate] on Scripture

(Philippians 4:12-13; Matthew 6)

Sometime ago thieves broke into a Los Angeles department store. They didn't steal or destroy anything. They just had a wonderful time switching price tags. The next morning, customers were puzzled and delighted to find fur coats selling for \$5. Cologne was priced at \$450, a silver service for \$1.75, and a pair of ladies hose for \$390. There were umbrellas for \$1,000 and diamond rings for \$2. This happens in our lives all the time! Someone switches the price tags!

2. List our [assets] and regularly express [gratitude].
3. [Reflect] on what really makes us happy.
4. Make a wish list on paper and tell [God] what we [want]. (But be willing to live without.)

“Contentment is the secret of inward peace. It remembers that stark truth that we brought nothing into the world and we can take nothing out of it. Life, in fact, is a pilgrimage from one moment of nakedness to another. So we should travel light and live simply. Our enemy is not possessions, but excess. Our battle cry is not nothing! . . . not more! . . . but enough! . . . We've got enough.” - John Scott

“Make all you can, save all you can, give all you can.” - John Wesley



