

## Misplaced Wealth

**St. Mark Lutheran Church**  
**Three services**

**Pastor Ken Welsh**  
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*He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. Ecclesiastes 5:10*

*Now there is a great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. 1 Timothy 6:6-10*

*And Jesus looked around and said to his disciples, "How difficult it will be for those who have wealth to enter the kingdom of God." Mark 10:23*

Today we talk about something that requires wisdom and diligence to handle correctly. It is something we have all held in our hands at one time or another. It has the power for good, but it also has the power to destroy. But it is something we all need to function in our society. I am sure most of you know that I am talking about money.

In regard to money, we see another truth. In this world there will be those who are rich compared to others. Wealth has never been and likely never will be evenly distributed. God knew this and set up guidelines for his people that were fair. The Old Testament standard for giving was the tithe, which equals 10%. Lev. 27:30 instructed God's people: "A tithe of everything from the land, whether grain from the soil or fruit from the trees belongs to the Lord." Did you hear that? The tithe was not a gift to God, but a return, of something that already belonged to God. Last week in our responsive reading for stewardship we included these two quotes: "The earth is the Lord's and the fullness thereof, the world and those who dwell therein." (Psalm 24:1) The silver is mine and the gold is mine, declares the Lord of hosts." (Haggai 2:8) Understand this, for the Jew not to pay the tithe was considered robbing or cheating God. We should take what we return to God seriously, for God takes it seriously.

Now, God, who is constantly providing for us, sent Jesus to die on the cross to pay for our sins, that by believing in his name we might have eternal life. Do you appreciate this? Does it really mean anything to you? If so, you should generously respond to the love that God has shown for us. God had given guidelines in the past, but for his New Testament church, God did not legalistically repeat the tithe as the standard. The new standard appears to be generosity. Jesus said in Matthew 10:8, "Freely you have received, freely give." One of the best sections in the New Testament on giving is in 2 Corinthians 9:6-7, which says, "The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."

Another guideline on giving can be found in Luke 12:48. Our Lord Jesus says that when the master comes back how blessed will be the servants whom he finds doing what they should be doing. Jesus sums up that illustration with these words: "Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more."

That got me thinking: how does the Lord look on my wealth? Does he look on me as a rich person, a poor person, or somewhere in between? I certainly don't consider my wife and me to be rich people, but maybe I'm deceiving myself. In preparing for this message, I came across a special website that compares American income to the world's income. That address is [www.givingwhatwe can.org/why-give/how-rich-am-i](http://www.givingwhatwe can.org/why-give/how-rich-am-i). It's printed out in your service folder this morning. They try to be fair. This website takes the cost of living into account in their equations.

I was amazed at what I found out. Now I used the gross income for the year, but you can use your net income after taxes if you so choose. But the web site indicated that my income was in the top 1/2 of 1 percent of the world's population! It is about 58 times the global average of the world's!

So I kept playing around with this idea. My wife and I have a couple of condos we rent in Euclid. When they are vacant, people view the properties for rent and fill out applications which include their gross income. Applicants average between \$3,000-3,200 a month, so I used the higher figure and inserted that in the equation. Our renters average in the top 2.5 % of the world's population! They earn about 28 times the global average of the world's wealth. How abundantly God has blessed all of us!

We don't have to feel guilty about being wealthy. But our texts today warn us that it can be a danger to us. That said, how we handle the idea of parting with material wealth clearly indicates something about the spiritual condition of our hearts. Humans being are very capable of being greedy and selfish. And one does not have to be wealthy in our American culture to have an unhealthy problem toward material possessions.

For those hearing and reading this message, who want to do better, I have three suggestions. One, figure out how much you have given in the past year (you can include what you have given to charitable organizations-that counts also) and divide it by your net income (be easy on yourself). See what your percentage of giving is and try to increase it for next year. If it is really low, I would recommend you increase it by 1%. I tried this a number of years ago on the recommendation of my pastor, and I found that I never missed the money. God told his Old Testament church to return 10% to Him and "put me to the test...if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need." Many others beside myself believe that is still true today, and I have been blessed. I am confident that God will bless you too. But that should not be the reason for giving it.

Two, you should return your offering to the Lord first. You should determine what you are going to give, either by week or by month, and that should be set aside for the Lord first. We should not be giving God the leftovers because of lack of faith. We can't expect his blessing on giving if we don't trust that God will provide for us. In the Old Testament in place after place God calls for the firstfruits to be set aside for him. Paul encouraged this practice also in the New Testament when he directed collecting to support the saints. He told the people of the churches to put something aside on the first day of the week to support kingdom work. (1 Corinthians 16:1-2)

Today is Commitment Sunday. You are being asked to not only make a private commitment to God of how much of your treasure you give to Him, but also make a commitment regarding your use of the time and talents that he has given you. As far as time is concerned, you might want to examine how much time you spend with God as far as worship, Bible study, and prayer is concerned. God gives us 168 hours of life a week. Is it too much to expect that we should usually be in church to worship him for one hour? Do we take our faith for granted, or do we take strengthening it seriously-by participating in some Bible study? Do we communicate with God in prayer each day? If you admit you need to improve in these areas, make a private commitment to God, write it down for yourself, and regularly ask God to help you keep that commitment.

1 Corinthians 12 tells us that the Holy Spirit gives gifts and talents to His people to be used for the common good. It says, "All these are empowered by one of the same Spirit, who apportions to each one individually as he wills." Apparently not all of these are given at birth, because 1 Corinthians 12:31 tells us to "earnestly desire the higher gifts". How do you plan to serve the Lord in the next church year? Maybe you might even try serving God in a new way. Please indicate what you are willing to do, or willing to try, on your commitment form.

When we generously give of our time, talent, and treasures, we please God. We bring glory to his name. We help people and build up the church. And our Lord Jesus promises that in the end we will be greatly blessed. May what we return to Him reflect the love he showed for us on the cross. Amen.

