

I heard a story about a guy named Stumpy Grinder and his wife, Martha.
 Stumpy and Martha lived in Portland, Maine.
 They went to the Portland Fair every year.
 Every time they did they would see a particular attraction where a pilot would take people up in a small plane, go for a little ride, and then come down and land.
 Stumpy always wanted to go.
 He had never been up in a plane.
 He would say to his wife, "Martha, we need to go and do this."
 She would say, "Stumpy – it costs \$10.00 and \$10.00 is \$10.00."
 It's too much money.
 Next time they would go it was the same thing.
 Finally one year they go and Stumpy says to her "Look Martha, I'm seventy-one years old. If we don't go up now, then we are never going to go."
 She says, "Stumpy, \$10.00 is \$10.00."
 The pilot overhears all this and says, "Look, if you guys go up in the plane and you don't say a single word – you don't yell, you don't scream out, not a single word – then I'll take you up and bring you back for free.
 If you say one word then you have to pay \$10.00."
 Okay, no problem – we're in.
 They get in the plane and take off.
 The pilot does all kinds of twists, turns, and swirls, the whole deal and not a sound.
 He finally lands the plane and turns back to Stumpy and says, "I can't believe you didn't make a single sound during all of those stunts."
 Stumpy says, "Yeah, I thought about it a while back when my wife fell out but \$10.00 is \$10.00."
 Ten dollars is ten dollars
 Priorities!
 The things that are most important to us.
 That's what we're talking about this morning.
 We're in a series called "Stepping Out In Faith"
 This week we're talking about - Putting God First
 And I'll clue you in on something, we're talking about money
 And every time I talk about money here, someone inevitably asks the question
 "Hey, are you doing a series on money because the church needs money?"
 Of course we do. . . .
 You can't do ministry without money
 More than that, we want you to be free. .. and freedom comes from living under God's authority
 Freedom comes from PUTTING GOD FIRST
 God doesn't want your money, but he does want what your money represents, and that's your heart.
 Jesus said, *"Where your money is, that's where your heart will be."*
 I will tell you in three words where I'm going with this message.
 The Big Idea in this message is - Stewardship Is Discipleship
 I need to define our terms because stewardship is not a term that we use very often, at least not very often outside of church.
 Back in the day - -
 In the earlier days of commercial air travel - - the airline employee who greeted you when you boarded the airplane was someone called a - stewardess
 Or if that employee was a man, he was a - steward
 Fast forward about 50 years, and those same careers still exist, but the names by which those employees are known have changed.
 They are no longer stewards & stewardesses
 They are now flight attendants
 But that term Steward or Stewardess came from the fact that they were charged with a Stewardship

What is a stewardship?

The dictionary defines a stewardship as . . .

The job of supervising or taking care of something, that doesn't belong to you . . . it belongs to someone else.

On airline flight, the flight attendants don't own the passengers, but they are responsible for caring for them.

It's not possible to be a Fully Devoted follower of Jesus Christ without also being a faithful steward of God's resources.

Most of us don't think that we have an issue in this area, because we don't have enough to worry about it. . . .

Two truths that I'd like you to think about when it comes to wealth and generosity. . . .

Truth #1 - Most Americans don't feel rich and we are

Truth #2 - Most Americans think we're generous and we aren't

Let's unpack this for a minute.

Most of us don't feel rich, and the reason is why?

Because we all know (or at least know of) somebody who is richer than we are.

When we compare ourselves with someone who has a lot more, we don't feel like we're wealthy.

Now, when we compare ourselves with people around the world, we have to acknowledge we are extraordinarily blessed.

If you've ever travelled to a third-world country, you've seen that for yourself.

If you drive a car, if you have a vehicle, depending on what study you read, that puts you somewhere in the top 6% to 9% of the wealthiest people in the world.

Just having a car!

You're in the top 10% of wealthiest people in the world.

If you have a job, you're even richer.

I've shared with some of you before, a website that you can go to and check for yourself as to just how rich you are.

It's called Globalrichlist.com

Go to that website and you can find out where you rank when it comes to the world's wealth.

There's a space there to punch in where you live – and you would select your location as "USA"

And then it asks you to enter in your annual income.

And if you have an annual net income of \$32,400, you enter that in and you hit "Show My Results"

And you'll find that you are in the top 1% of the richest people in the world by income.

If that's not specific enough for you, it will show you that you are the 59,876,691st richest person on earth

We're rich!

But we don't feel rich.

Part of the reason is that we don't just live in the world, we live in America, and all of us know people who have more than we do.

When it comes to generosity.

Typically, we feel like we're generous, but we're not.

What do I mean?

What I mean is the Average American gives away about 2.8% of their income.

This is factoring in, not just giving to churches or religious organizations, but all giving – giving to political organizations, or environmental organizations – all giving.

The bad news is, if you're really blessed, and you've got more than most, then your percentage goes down.

If you make over \$100,000 a year,

Then your giving on average is not 2.8, but you actually give 2.6%.

We think, that if we had more, we would be more generous, but actually the reverse is true.

The more we have, the less we give - - as a percentage of income.

We think it would work the other way around, because often we've bought into . . . THE MYTH OF MORE

In Ecclesiastes chapter 5, Solomon, the wisest man who ever lived shared these words . . .

"Those who love money will never have enough. How meaningless to think that wealth brings true happiness!" Ecclesiastes 5:10

We think that having more will make us more happy, but it doesn't.

Why?

The more you have . . . the more you want

Verse 11

"The more you have, the more people come to help you spend it. So what good is wealth - except perhaps to watch it slip through your fingers!" Ecclesiastes 5:11

We think that if we just had "a little more" our problems would be solved, but Solomon says . . .

The more you have . . . the more people come after it

Verse 12

"People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night's sleep." Ecclesiastes 5:12

Why?

The more you have . . . the more you have to worry about

v.13

"There is another serious problem I have seen under the sun. Hoarding riches harms the saver."

Ecclesiastes 5:13

Again, he is saying . . . The more you have . . . the more you can harm yourself

Verse 14

"Money is put into risky investments that turn sour, and everything is lost. In the end, there is nothing left to pass on to one's children." Ecclesiastes 5:14

Again . . . The more you have . . . the more you have to lose

He sums up his thoughts about MORE with these words. . .

"We all come to the end of our lives, as naked and empty-handed as on the day we were born. We can't take our riches with us." Ecclesiastes 5:15

We enter this world with nothing

We leave the same way.

The only question is, what we do in between.

What we do in between the nothing we start with, and the nothing we end with.

If real security, and real satisfaction, and real peace can't be found through getting more, then where do they come from?

The Apostle Paul addresses that question in a letter that he wrote to Timothy

1 Timothy 6:10

He wrote . . .

"True godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it.

Look at those words again . . .

Do those words sound a little familiar?

Isn't that kind of, sort of, maybe just a little bit, almost exactly the same thing that Solomon wrote in Ecclesiastes a couple thousand years prior?

I mean look at the screen.

Here is what Paul wrote.

"We brought nothing with us when we came into the world, and we can't take anything with us when we leave it

And here is what Solomon wrote. . .

"We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us." Ecclesiastes 5:15

If MORE is not the answer, then what is?

He tells us . . .

So if we have enough food and clothing, let us be content." 1 Timothy 6:6-8

And then a word of warning . . .

“But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.” 1 Timothy 6:9-10

Before you flip the page . . .

Two words I want to ask you to underline on your notes as they relate to true wealth.

They’re right at the start of verse 6.

The words are Godliness & Contentment

Do you know where Godliness comes from?

It comes from putting God first.

And I want to show you ONE WAY to do that through . . .

A Simple Plan For Financial Peace

It’s a PLAN

The Bible talks about the importance of PLANNING

Proverbs 21:5 says . . .

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.” Proverbs 21:5

God believes in planning

He is pro-planning

Not presumptuous planning that leaves God out of the equation, but wise planning where we leave room for him to direct, or redirect us.

I like the way that Proverbs 16:9 says it in TLB

“We should make plans—counting on God to direct us. Proverbs 16:9

The plan that we’re talking about this morning is represented on your notes by the numbers 10-10-80

The specific numbers aren’t inspired but the order in which they occur is . . .

It’s a three step plan.

Step One . . . GIVE

This morning we’re talking about Stepping Out In Faith, by Putting God first, and the Bible says that GIVING is the way we do that.

“Honor the Lord with your wealth, with the firstfruits of all your crops.” Proverbs 3:9

Our memory verse for this week comes from Matthew 16:33 and it says . . .

“But seek first his kingdom and his righteousness, and all these things will be given to you as well.” Matthew 6:33
If you look at that verse in context you’ll see that it occurs as the conclusion to a lot of stuff that our Lord said about WORRY.

He says why do you worry about what you’re gonna eat or what you’re gonna drink, or what you’re gonna where?

He says “I get it that the pagans worry about those things.

He says “I get it that the people who don’t know God. . . the people who are trying to do it all on their own . . . the people who feel like “If it’s to be it’s up to me”. . . he says I get it why they would worry.

But why do you worry?

But you’re not them.

You have a loving father who cares about you and YOUR FATHER KNOWS that you need these things.

So just put him FIRST on your list.

Make him #1

Seek first HIS KINGDOM and HIS RIGHTEOUSNESS and you know what?

He’ll take care of the rest.

We know that’s what he says, but we struggle with it.

We struggle with putting him first, and an awful lot of the time we’re like the guy on the video that you’re going to see

(Video God’s Pie) <https://www.youtube.com/watch?v=upmyrinWq64>

It’s an important thought for us to remember that everything we have was given to us by God.

It’s God’s pie.

And when we return to him, a portion of what he’s given to us, we’re reminding ourselves of that truth.

You see an example of that in a story that’s recorded in the very first book of your Bible.

It’s in Genesis chapter 4

In the first 3 chapters of Genesis you have the story of CREATION
 Creation of the WORLD, Creation of all the plants and ANIMALS, and then you have the FALL
 But following that. . . coming out of the garden, right out of the gate, God starts talking about an
 OFFERING.

Take a look at Genesis 4 starting at verse 1

“Adam made love to his wife Eve, and she became pregnant and gave birth to Cain. She said, ‘With the help of the Lord I have brought forth a man.’ Later she gave birth to his brother Abel. Now Abel kept flocks, and Cain worked the soil.” Genesis 4:1-2

“In the course of time Cain brought some of the fruits of the soil as an offering to the Lord. And Abel also brought an offering - fat portions from some of the firstborn of his flock.” Genesis 4:3-4a

Pause there for a moment, and

Circle the word Cain

And then underline the words *“in the course of time”*

Circle the word Abel and then underline the words *“the firstborn of his flock”*

Now notice what it says. . .

It says. . . *“The Lord looked with favor on Abel and his offering, but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast.” Genesis 4:4b-5*

“Then the Lord said to Cain, ‘Why are you angry? Why is your face downcast? If you do what is right, will you not be accepted? But if you do not do what is right, sin is crouching at your door; it desires to have you, but you must rule over it.’” Genesis 4:6-7

If you know the rest of the story you know what happens next

Cain gets really really jealous of Abel and winds up killing him.

But the question I want to ask you out of this story is . . .

“Why did God not accept Cain’s offering?”

Different theories have been advanced at different times. . .

Some people have said that God didn’t accept it because it wasn’t a blood sacrifice - - Cain didn’t offer an animal.

It’s a good theory but there are two problems with it

#1 God hadn’t established that pattern yet, and you don’t see any reference to it here in this passage

#2 Later on God tells the people to bring their offerings to the place of worship and he says that I want you to bring the first of your crops.

And because of that I believe that the problem here isn’t WHAT was offered, but HOW it was OFFERED.

I asked you to underline those things in verses 3 and 4

Because I believe that they point to the fundamental difference between these two offerings.

Cain gave when?

Look at what you underlined. . .

In the Course Of Time

Cain gave what you might call an After Offering

Like the guy in the video with the pie, he gave the LEFTOVERS.

In other words, *“In the course of time – after he took care of himself, after he paid for the car and the credit card bills, then he took the LEFTOVERS and gave them to God*

Whereas Abel, what did Abel do?

He took the FIRSTBORN of his flock and gave it to God

He GAVE TO GOD FIRST

CAIN is like you and me

His priorities were...

ME, ME, WE, ME, and then God if there’s anything left.

Let me ask you. . .

What would it look like if we flipped the script?

What would it look like if we put God first instead of last?

You see, God has a THREE-STEP plan for FINANCIAL PEACE and it’s this. . .

Give, Save, Live

If we're honest, that's exactly the opposite from what a lot of us do
 What most of us do is what the guy in the video did.
 All of the expenses first. . . and you don't really think about God. . . you don't include Him into the picture
 UNTIL everything else is taken care of . . .
 That's not God's plan and it's not the pathway to freedom
 God's plan is. . .
 GIVE, SAVE, LIVE
 We start with GIVING because the Bible says that that is God's way, more than anything we say or pray,
 that is God's way of putting Him first.
 Deuteronomy 14:23 says . . .
"The purpose of tithing is to teach you always to put God first in your lives." Deuteronomy 14:23
 Put Him first, means giving to him from the FIRSTFRUITS, not the leftovers.
 I believe that for some of you here today, just this SIMPLE STEP of putting God first in your finances would
 be transformative for your spiritual life.
 Because . . . "Stewardship is Discipleship"
 And it's not possible to be FULLY DEVOTED FOLLOWER of Jesus Christ, without also being a FAITHFUL
 STEWARD of God's Resources.
 Let me be really clear on this one.
 When I say "Putting Him First" I'm not talking about amount.
 I'm talking about ORDER
 You can decide in your heart, what the amount is that you ought to give – you should do that.
 But what it, what if, whatever that amount you decided on, you should give that before you do anything
else with what God had entrusted to you to manage.
 I believe for some of you, that step would make a major difference.
 It would be a statement of Lordship.
 We have all kinds of reasons . . .
 All kinds of excuses for NOT doing this first . . .
 Some years ago I was talking with a young couple, and they shared with me their plan when it came to
 giving.
 They said, and they were serious, they had been attending the church for a while and they said, "We
 really love this church, and we'd like to be able to support it, but we really can't afford to give all that much.
 But what we want you to know, as our pastor, and we want you to keep us accountable to this – we are
 playing the lottery every week."
 They were serious.
"We are playing the lottery every week and we've already talked about it; we prayed about it; we talked
about this – if we win, we're going to give half of what we win to the church."
 Now, let me ask you, "What would you do with that?"
 "Some of you would laugh."
 "Others of you would start praying for them to win."
 What I can tell you, as I think back on that conversation, is the same thing I told them.
 "Giving away half of your winnings, would be a really generous thing to do. I'm sure there are a lot of
 people who wouldn't be that generous, if that happened to them, but what you need to know is that God isn't
 nearly as concerned with what you might do, with what you might get some day, as he is about what you are doing
 with what you do have now."
 Are you putting him first?
 Are honoring him from the firstfruits of what he's blessed you with?
 First GIVE
 Then SAVE
 Then LIVE
 As God's people he wants us to be GIVERS, and SAVERS, and LIVERS.
 SAVING. . .
 Proverbs 21:20 says . . .
"The wise store up choice food and olive oil, but fools gulp theirs down." Proverbs 21:20

I like the way that the Living Bible says this.

It says . . .

"The wise man saves for the future, but the foolish man spends whatever he gets."

Proverbs 21:20 (TLB)

Give, Save, and then . .

LIVE

God wants us to live. . . .

An abundant life.

Jesus said it this way in John chapter 10 . . .

"The thief comes only to steal and kill and destroy; I came that they may have life, and have it abundantly." John 10:10

Some of you look at that and you're thinking, if I follow this formula - - this 10-10-80 thing, there's no way I can live an abundant life trying to live on 80%.

I know that for some of you the idea of trying to live on 80% sounds insane

"You're thinking. . . there's no way I could do that - - live on a percentage!"

And I understand.

But let me challenge you to think about something.

Two things I know about you

#1 - - - All of you are living on a percentage of your income, right?

#2 - - There's a good chance you don't know what that percentage is.

Maybe you've never thought about what percentage of your income you live on.

All you know is, it's all gone.

So if I asked you what percentage you're living on, you might answer "100%"

Unless you've got credit card debt, in which case you might say "105%. . . .110%"

If you've got a car payment, you might say "I think I'm living on 130% of my income"

Bottom line is all of us live on a percentage of our income.

The thing about this system is that it challenges you to figure out what that percentage is.

And that's something you should know because if you don't choose the percentage of your income that you're gonna live on, someone else will choose it for you. . .

Between your SPENDING HABITS and your DEBT and the UNITED STATES of AMERICA someone will choose it for you.

Much wiser for you to choose it for yourself.

I know that some of you here today are already practicing this . . . for you it's been review and I hope it's been affirming.

For others of you. . .it seems impossible

If you're in that second group, let me challenge you

TO TAKE A NEXT STEP OF FAITH that I think can turn things around. . .

We've got a couple of them listed on the back of your study notes.

For you, maybe it's putting God first in your finances by giving to him first.

Instead of the leftovers, you give to him out of the firstfruits.

That might be your next step.

Another step might be

Taking advantage of some of the resources that we've got available to help you move forward in this . . .

In our Coffee House we've got a simple little book you could pick up called . . .

The Treasure Principle

In three weeks we have a course that we're offering here called

Financial Peace University

We've had over one hundred people at our church go through this course.

It's the single best tool that I know of for finding Financial Peace, Financial Freedom, for putting God first in this area.

Again, I don't know what the specific next step of faith for you might look like, but i do know that putting god first and stepping out in faith requires taking a step.

You need to do something.

This weekend we celebrate the life and legacy of Dr. Martin Luther King.

Dr. King spoke a lot about faith.

One of the things he said was . . .

Faith is taking the first step, even when you don't see the whole staircase."

The Bible says . . .

"Now faith is the assurance of things hoped for, the conviction of things not seen."

If we see it in front of our eyes, that's not faith, that's SIGHT.

Faith is taking the first step, even when you don't see the whole staircase."

I also like what Dr. King said because he reminds us that FAITH requires us to TAKE A STEP . . .

Not to stay where we are.

In another of his messages, Dr. King said

"If you can't fly then run

If you can't run then walk

If you can't walk, then crawl

But whatever you do, you have to keep moving forward."

May it be said of you and me that that is what we did.

Let's pray . . .