

Mt Albert Baptist Church
Series: Quest
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A life that Counts

We're talking today about a significant conflict of interests that can develop in the lives of Christ followers all around the world.

You know what a conflict of interest is. Good old Wikipedia says, "*A **conflict of interest (COI)** occurs when an individual or organization is involved in multiple interests, one of which could possibly corrupt the motivation for an act in the other.*"

It happens when someone sits on both sides of the fence and uses his or her position for benefit. It might be if a person sits on a hospital board and at the same time manages a medical supply company – there's a potential conflict of interests if his company is the only one the Board goes to for supplies. We say that such positions are not healthy. There's a conflict of interests.

We're continuing our series today called *Quest*. It's called Quest because I think there are particular things we long for. We long to follow Jesus and grow in our spirituality. We want our lives to count for something. We want the security that after this life is over, we will spend eternity with Jesus and those we love.

But, Jesus says there is a major conflict of interests that can occur at the heart of our Quest. It can occur for all of us. Listen to what he said:

¹³ "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. . . ." (Luke 16:13).

That's pretty easy to understand. "You can't straddle the fence. You're can't have two masters sitting on the throne, right? You can't have a conflict of interests. It's either one or the other."

What does Jesus have in mind? What conflict of interests is he referring to?

He continues . . . "*... You cannot serve both God and money.*" (Luke 16:13).

There cannot be two masters on the throne. There can only be one. Jesus sees it as a choice between money/possessions/stuff and him.

If you hadn't seen the word *money* there, and it just had a blank, what you would expect to be in there? 'You cannot serve both God and _____' – Satan? Particular people?' But, the thing that Jesus sees as our number one competition from loyalty to him is our stuff.

At first, it's quite surprising that he would see the contrast as between him and money. But, think about what money promises. Money says, 'Trust in me and I'll take care of you. I'll make you happy. I'll provide for you in the tough times. You can lean on me. We'll go places together – you and me.'

The problem is that money gets a hold on us. Despite how much we have, we always want, what? more! We think that once we have more, we'll be satisfied, we'll feel more secure, we'll be less anxious...

Jesus says, the number one competition he sees to our loyalty to him is money. If we want to be a follower of Jesus, if we want to grow spiritually, if we want to make a difference in the world, we cannot keep Jesus away from the way we deal with our personal finances. Jesus believed that our heart and money are linked. The way to get control of the heart, you, is to get control of your wallet. I used to be embarrassed speaking about money. My main fear is for those who have been burned by churches who abuse their trust by getting members to give beyond what is healthy for their families. Many people exploring Christianity have their antenna up to money talks because of all that – and the last thing I wanted to do was turn somebody off Jesus from some of the abuses that have wrongly occurred.

There was also thought that money is a private thing. You don't really speak about it.

But, what I'm coming to see is that I can't ignore the amount of priority and discussion that Jesus gives to the topic about money. In the NT, there are 500 verses on prayer and 500 verses on faith but over 2000 verses on material possessions. People expect me to give biblical instruction about faith and prayer. But, if we're interacting with the Bible and have this Quest to be Jesus' followers – we can't ignore that Jesus saw money as a key topic – his second most given talk outside of the kingdom of God.

He didn't give money talks because he wanted people to give money to him. In fact, you never see Jesus asking for money for himself. Rather, he sees it as something that affects our heart and loyalty to him. He wasn't trying to get peoples money. He was trying to stop people money getting them. We all know what it feels like to be gotten. Jesus wants to untangle us...Sold out disciples

need to deal with matters of money. It's impossible to be a fully devoted follower of Christ and not order our financial life around Jesus.

So, I am speaking about money and will do so at other times because I want you to grow. It is not a subject that is private. Rather, it is a deeply spiritual matter. Our hearts are intrinsically linked to our personal finances. Jesus is interested in our heart.

I want us to reflect on a story that Jesus told. It's the story about a young guy, probably a single guy. One day he discovered that he was not the master of his wealth but that his wealth was his master. He discovered that he had a conflict of interests and he had to choose whether it would be Jesus or money on the throne. When he came face to face with that, he walked away. Let's hear the story:

17 As Jesus was starting out on his way to Jerusalem, a man came running up to him, knelt down, and asked, "Good Teacher, what must I do to inherit eternal life?"

Maybe this was a question that he asked every rabbi. But he's sincere, isn't he? He even falls on his knees before Jesus. He's respectful. He's a good guy. Sincere pose. He wanted to know that everything would be okay. He had done everything he could do. But, I guess, he isn't experiencing a lot of peace. He's not all that confident that he had done everything to ensure that his eternal is in with God. He wants to be sure so comes up to Jesus.

18 "Why do you call me good?" Jesus asked. "Only God is truly good."

Jesus never answers the questions but tends to ask other questions to get to the heart of the issue. "Why am I good? Only God is good. To call me good - are you inferring /implying something? Do you see something about me? You can imagine a long pause. You see, I'm guessing that this man thought that 'good' comes from what you accomplish and build in your life. He saw himself that way - he had accomplished a whole lot. Jesus draws things away from the man and begins making this an issue between the man and God.

19 But to answer your question, you know the commandments: 'You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. You must not cheat anyone. Honor your father and mother.'"

This guy wants the system. Is there anything in the fine print that he needs to worry about or is he set and can go on his way? "Tell me what I need to do/ tick it off and carry on secure..."

So, Jesus lists the commandments - begins with big ones... murder, adultery, steal.. the things that we do to other people.

20 "Teacher," the man replied, "I've obeyed all these commandments since I was young."

He interrupts - 'I've done those since I was a kid.' I'm good in that regard but I still don't feel peaceful about everything.

21 Looking at the man, Jesus felt genuine love for him.

You can imagine another big pause. Jesus loved him. There is no sneer. No arrogance. Jesus feels genuine love for this guy who wants to keep control of his life but has an issue that he is avoiding.

But, because Jesus loves him, he directly challenges him. He doesn't try to spare his feelings of avoid offending. He lays things out squarely - black and white.

"There is still one thing you haven't done," he told him.

"wait a tick Jesus. I'll just get my pen out and write it down. Okay, I'm ready. You give me the one thing and I'll do it better than everyone else. I'm in Jesus boots and all...." He waits eagerly..."

Jesus continues, *"Go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."*

Jesus lays it out in three steps: 1. sell everything you own 2. give it to the poor 3) follow me.

You can just see this young guy putting his paper and pen away. 'Maybe you misunderstood my question Jesus. Remember, I want to know how to inherit eternal life. I want to be make sure I've got my eternal life insurance cover. You want me to do what? Give away - everything! That's a steep premium.

If you've been in church a while, you're thinking. "Jesus - that's not the right answer. This is the point when you get him to pray a prayer and tell him everything will be right. What are you doing, Jesus?"

Jesus knew the guys heart. He has special insight into the guys situation. He was exposing the main issue. This guys wanted to keep control of his money

and be in good company with God. Jesus said, 'that's a conflict of interests. You cannot serve two masters. Your primary loyalty is your wallet. So, I want you to liquidize your wealth in order to come into relationship with me. You cannot journey with me as a disciple and go your own way with your money interests.'

Please note that Jesus isn't really all that interested in the money himself. He is not asking the guy to give it to him. But, Jesus is interested in the heart, in a relationship with him. Anything that is a conflict of interests from Jesus needs to be put aside.

The guy is asking about eternal life. He sees it as simply life ever-lasting. But eternal life is more than that. At its heart, it is relationship. Jesus defined it this way:

³ And this is the way to have eternal life—to know you, the only true God, and Jesus Christ, the one you sent to earth. – John 17: 3 (NLT)

Eternal life is about relationship with God. Forever yes. But, relationship is core. Jesus gives him a choice. You can't serve two masters. Which one are you going with? And notice, Jesus doesn't say – give me the money. He says give it to the poor. Jesus isn't interested in the money but the heart of this young guy.

How does this young guy respond to Jesus' words?

²² At this the man's face fell, and he went away sad, for he had many possessions.

This guy wanted to stay in the control seat with his money. He wanted to keep his relationship with money and possessions more than he wanted relationship with God.

He looked at the Son of God and says 'no thank you.' He left sad because he had too much stuff... He said 'no' to the God of the universe who created everything and blessed him with everything in the first place – and effectively says, 'I can't follow you because I've got all this stuff...' Nothing competes more against loyalty and devotion to Jesus than your pursuit of a lifestyle. Jesus knows that.

²³ Jesus looked around and said to his disciples, "How hard it is for the rich to enter the Kingdom of God!" ²⁴ - Mark 10

When we hear that, we might nod and think of people who we classify as rich. But, unfortunately, it's not that easy. At the risk of making all of us feel uncomfortable, we need to camp here for a little longer.

Rich is a moving target, isn't it? We've spoken about this before. In fact, let me see if we got some of this concept. Put your hand up if you're rich. If you're sitting next to someone with their hand up, it's not because they've just won lotto or inherited something in the will from a distant relative – it's a realization many of us came to a year ago in our Consumed Series.

When we think of 'rich' we immediately think of people who are richer. And if you asked some rich people if they were rich: 'hey, are you rich?' 'Me? No.' And they would point to someone who is richer than them, 'You should meet my client – man, is he rich. ...' And if you could meet his client and ask him, he'd probably say, 'I'm not rich.' And point to somebody else.

Nobody really knows where the line is between rich and non-rich. It's not like you get a pay rise at 3pm on Friday and go 'oh, now I'm rich. This is what it feels like to be rich' It doesn't happen like that. It is always more than what you have currently. In fact, research that we looked at last year suggests that all of think 'rich' is double our salary plus. You meet those people and the definition they use is double their salary...

The bottom line is that if you live on more than \$5 a day, you are already richer than half the worlds population. They look at you and consider you rich. You're like Bill Gates to them! You may not feel rich – but they consider you in that category. If you earn the median kiwi family income, you are in the top 5% of the worlds rich population. Even a kiwi pensioner is in the top 15%!

Now, that doesn't mean you don't find things tough at all. But, by global standards, most people in the world consider you rich as well. You have free education, health care, a roof over your head, food on the table, and probably a car or two.

You don't need to feel guilty about that. The bible does not speak negatively about wealth at all. But, I want us to wrestle with this for a moment:

²³ Jesus looked around and said to his disciples, "How hard it is for the rich to enter the Kingdom of God!" ²⁴ - Mark 10

"Rich" - that's us. This is something Jesus said that is often hard for people like you and me. It is easy for money to consume us. The irony is that we call our things our possessions but it is very easy for them to consume us, to possess us.

Jesus lays it out in black and white.

¹³ “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.” (Luke 16:13).

Do we all need to give away everything? Yes and no. When another person, Zaccheus, a rich tax collector comes to Jesus. Jesus does not require him to give away everything - though he voluntarily gives away 50%. , For Jesus, it is never about the amount. It’s about ownership. He wants your heart. He wants your loyalty. Jesus says that the greatest threat that people like us have towards our quest to be a Christ-follower is money. Money is a spiritual matter.

That’s why Jesus speaks more about it than topics like faith and topics like prayer. Money isn’t just about some paper and coins. It is about a tug on our heart, a potential conflict of interests.

There is a major decision we all need to make. Who do I want to be on the throne? Who is the master who determines what I do? Is that Jesus or money?

We say we want to be Jesus followers. We long for a spiritual life of depth. It seems that the first chat Jesus has is money. Money is a spiritual thing. If we’re prepared to allow him to be in charge of our wallet, Jesus says, he has our heart.

So, what are we meant to do with all this?

First, talk to God honestly about the where your heart is and where you want it to be. Are you prepared to say to him, ‘God, this is really hard. Money has such a hold on me. But, I sincerely want you to be in charge of my income. It’s all yours. I give it to you and its up to you where it all goes and how it is spent.’

I remember wrestling with God over my stuff when I was 19. I was studying full-time in Auckland. I had no student allowance and worked part-time to get me through my studies. There was really just one main asset I owned – my car. Here’s a picture of the type of car... I bought it when I was 16 from working really hard. Not a lot – but man, I loved that car. I remember the Spirit of God prodding on my heart to ask if the car was mine or his? Would I be prepared to give the ownership over to him? I wrestled with that decision for weeks. I remember praying, ‘God, this is the only thing I have – but okay, it’s yours. it’s yours’ I never felt a prompting to gift it to anyone but there was a sense of ‘God, it’s yours. It’s not mine.’

It gets harder, not easier, the more we have. Jesus was up front about that.

²³ Jesus looked around and said to his disciples, “How hard it is for the rich to enter the Kingdom of God!” ²⁴ - Mark 10

We get used to trusting in money and having security in money. We actually need to transfer that trust to God.

Once you’ve surrender the ownership rights over, you need to listen to God’s instruction about how to use it. We’ll look at some principles about financial \$ensibility in a few weeks. But, one key area the Bible hones in on is generosity.

God wants us to be generous with the money he has entrusted into our care towards his purposes in the world. We are not owners. We are asset managers. There is a big difference between those two. As an asset manager, we need to listen to God’s instruction about where to spend it.

The bible gives talks about giving or tithing. There are a couple of key reasons we give. First, it enables the church to function in the way God designed. God works through the church and the church is only able to function by the tithes and offerings of its members.

There’s another reason. It’s that you and I need the spiritual discipline of giving to exercise the muscles of our heart; to help train our mind and heart and hands to focus on the things God is concerned about in the world. Giving is for our benefit – to help us walk with God.

The church is able to do what it’s called to do. We are able to grow up spiritually. Win. Win.

The Bible talks about a tithe. You’ll come across that term throughout the Old Testament. A tithe is the practice of donating 10% of my income to God. We might use the term loosely – “I tithe \$10 a week.” Yes, if your income is \$5000 a year. A tithe is 10%. It’s a discipline the ancient people of God practiced. When God gave them anything, they took 10% off the top. So, if God gives you \$10,000, you give him a \$1000. If God gives \$100,000, you give \$10,000. If God gives \$1000, you give \$100.

People ask, are we meant to tithe? We read about it in the OT. What about the NT? Are we meant to tithe?

The answer is yes and no. No, in that, we’re not given a rule in the NT to give 10% like the people of God had in the OT. The tithe was what ancient Israel did.

'So, we're not under the law so we don't need to give 10%. We can just give a fraction. How does that work? Yes, the OT people were required to give a tithe. As a Christian, I now have all the tradition they have, the teaching of Jesus, his blood to deal with my sin, resurrection for hope, the Spirit of God at work in my life, the church community to help journey with, abundant blessings in Christ, eternity to look forward to, ... so, I'll lower my giving to 3.8%.

I didn't pick 3.8% out of the air. I use that figure deliberately. That's based on the average annual giving figures for adults in our congregation. I don't want us to feel guilty about that. But, I do want to be upfront and communicate where we are at on this. Some give more than that. Some give less. The average is 3.8%.

What should it be? The Bible doesn't answer that. But, I wonder what Jesus might say to some of us about where we are at with his money? Does my giving and spending reflect Jesus ownership?

For some people, 3.8% is hard and sacrificial. But, my guess is that others of us have a way to go with Jesus stepping into the way we spend.

I think 10% is a good starting point for most of us. Some will be able to do much more than that. If you're starting to give, maybe you need to start at 1% and build up., If you're giving 5%, stretch to 6%. If you're on 10%, can you stretch to 11%. As we give, it helps our heart to follow to the things that God is concerned about. The muscles of generosity begin to work and stretch. They get sore - but you develop the practice of generosity.

Robyn and I were encouraged right at the beginning of our marriage to give 10% of whatever we made to the local church. Set it up. Plan for it and give it before it goes to anything else. We then increased it later as we sought to give to other local and global needs. It's not easy to do. It hurts. That's what a spiritual discipline is like. But, it helps to move our heart towards the things that God loves.

3.8% is a good starting point for us as a church. But, imagine if all our adults would increase giving to 10% as a basic starting point. We would have another \$350,000. Imagine what could be done with that?

- Long-term, we could place youth workers into local secondary schools
- We can provide resources for other events in our local community
- We're looking at global mission opportunities for the future. That type of money could help a number of global church plants and provide food and shelter and aid to thousands of individuals

That's just 10%. What could we do if we went higher? The NT principle is generosity.

I don't want anyone to feel guilty- unless they actually need to. Again, for some, 3.8% might be really hard. But, I think the tithe is a good mark for most of us to begin on. If we're doing that, is it something we can stretch further? What I'm asking you to do is ask God what you need to do.

Money is a spiritual matter. Giving is a spiritual discipline to help train our heart in the right direction. It helps us look out for the needs of the poor, of others locally and globally.

Every time you see the offering bag go round, we are actually expressing, 'Jesus, you are on the throne...' Whether you give through automatic payment, EFTPOS, or cash in the bag - it's a tangible reminder that says, 'God, you own it all. It's yours. You're on the throne. Anything you want is yours. After all, it's your money.'

The issue is: who is on the throne? God, or money? Will you give God full authority over your financial life?

Will you give? It's not a legalistic thing. Not a guilt thing. But money is a spiritual matter that needs the spiritual discipline of giving to train your heart to be about God's purposes.

After a discussion that the apostle Paul has on the need for generous giving, he finishes with words that are appropriate to finish on this morning:

¹³ Because of the service by which you have proved yourselves, people will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. ¹⁴ And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. ¹⁵ Thanks be to God for his indescribable gift! - 2 Corinthians 9:13-16

Prayer