

***Where Your Heart Is***  
***Series: Catalysts for Spiritual Growth***  
***Matt. 6:19-21, 2 Cor. 6:6-9***

Welcome to February, the month of love! Hearts are wild this month! The heart is, of course, the symbol of love. “I HEART you.” You’ve seen the bumper stickers, I’m sure. “I HEART Schnauzers.” The HEART of the matter is the most important part, right? You can be half-HEARTed, whole-HEARTed, hard-HEARTed, cold-HEARTed, and broken-HEARTed. You can take HEART and you can lose HEART. You can be HEART-sick; you can pour out your HEART, or have a change of HEART. My favorite perfume is called ‘Happy HEART.’ Paul and I found out last year how very important it is that you have a healthy heart.

We began the year speaking about priorities, specifically *spiritual* priorities. Priorities for you in your relationship with God. Priorities for life as a follower of Jesus. Now, if you consider yourself to be a follower of Jesus, then you are on a journey that will last the rest of your life. I said on the first Sunday of this year that my goal for 2009 is that each and every one of us would grow spiritually, grow as followers of Jesus, during this year. To that end, we introduced a spiritual continuum that has been identified by some recent research with several hundred churches of all varieties around the country. And we invited you to identify where you are now on this continuum. Are you Exploring what it means to follow the ways of Jesus? Or maybe you’re Growing in Christ, but do not yet really believe you are Close to Christ. Or perhaps you’re growing closer to Christ on the way to living a totally Christ-centered life. *Where are you now?* Even if you’re just walking in her today for the first time, I invite you to ask yourself this question: *Where are you now?*

As with any journey, we need to know where we are *now* in order to determine how to get where we want to go. And so it is with the spiritual journey of following Jesus. We’ve been talking about some of the catalysts that help you get where you want to go spiritually, practices that produce spiritual growth, things like Reflecting on the Word of God in the Bible, Prayer, and last week, Doug spoke with us about the catalyst of Fasting. We’ve included an insert in your bulletin this week with some practical tips if you want to try out this often ignored spiritual practice.

Today, I’d like to have a heart to heart with you about a matter that is very near and dear to your heart, I’m sure: Your money. Now you may not think of giving money as a spiritual practice. Money may not seem like a spiritual thing at all to you. And I know that you may think it’s none of my business and none of the church’s business, whether or not you give and how much you give. “And besides,” you may be thinking, “didn’t we already talk about this last fall when we were raising money to fund the budget?” Well, yes we did.

But when we examine the words of Jesus, we find that 15% of the words of Jesus recorded in the Bible are about money and possessions. Now, if I were to spend 15% of *my* time speaking about money, that would be, what, 7 ½ Sunday messages per year. And that’s just considering the words of Jesus. Overall, the Bible contains twice as many verses about money as about faith and prayer *combined*, more than 2,300. Whenever we find that God has put something in our Bibles over and over again, we need to ask ourselves why.

I believe that God has put in your Bible exactly what He intended to be there. So why is there so much in the Bible about money and how we spend it? Why is there so much in the Bible about possessions and how we acquire and use them? Here's why: what you do with your money is one of the primary indicators of what you really believe. Oh, I think I need to say that again: What you do with your money is one of the primary indicators of what you really believe. In your heart. Because where you put your money, there you'll find your heart. Wait – that sounds familiar. Oh, yeah, I think Jesus said that, didn't He? “Where your treasure is, there your heart will be also.”

See, the reason that money is such a big topic in the Bible is because your money is not really about money, it's about your heart. Show me your money and I'll show you your heart – I'll show you what you love, what you value, what you treasure, what you're most committed to. Regardless of what you *say*. Because we put our money – not so much where our *mouth* is – we put our money where our HEART is. Giving money is a HEART issue. That's why it's an important catalyst for spiritual growth. You may remember that we said that we'll know we are growing spiritually when we experience an increasing love for God and an increasing love for people. Giving money reveals both: How much we love God and how much we love people. Giving money is a spiritual issue; it's a HEART issue.

There's a wonderful little book written by Ken Blanchard, who also wrote *The One Minute Manager*, and Truett Cathy, who is the founder of *Chick-Fil-A*. The book is called *The Generosity Factor*. It is a powerful parable, a story of two people: the self-made young Broker and the wise Executive. Their encounter reveals five key principles regarding wealth and generosity, success and significance and purpose.

And the first principle is this: He owns it all. God, that is. Psalm 24:1-2: The earth is the LORD's, and everything in it, the world, and all who live in it; for He founded it upon the seas and established it upon the waters. One of the reasons that God has the right to instruct us about all aspects of our lives, including how we spend our money, is that He created everything and He owns it all.

[Continuum] The research we've been talking about found that giving money is one of the top 5 most influential spiritual practices for moving along the continuum from Growing in Christ to Close to Christ AND moving from Close to Christ to Christ-Centered. In the movement from Growing to Close it's actually the 3<sup>rd</sup> most influential practice, after Prayer and Reflection on Scripture. And it's not just generally giving money. The practice of giving that is a significant catalyst for spiritual growth is specifically *tithing*, that is, giving 10% of your income.

So *where are you now? Where do you want to be?* If you desire to grow, you need to give. He owns it all, yes, but that is not the primary reason we ought to give. Listen: God doesn't need your money. But in order to grow closer to God, you need to give it. Because God knows that if He gets your money, He gets *you*. And *you* is what God really wants. God wants you, all of you: heart, soul, mind, and strength. What did Jesus say? “*Love the Lord your God with all your heart, and all your soul and all your mind.*” All of you includes your money. So that means your money is not really *your* money. The benchmark of tithing is a good guideline for how much to give, but it doesn't really tell the whole story. It's not like 10% belongs to God and

the 90% that's left belongs to me. The whole 100% belongs to God. He owns it all, remember? He gave Paul and me the ability to earn the money that we make, and our money really *all* belongs to Him. It's not like if I give 10% to God I can do whatever I want with the other 90%. *He owns it all.* We're responsible to manage God's money – all of it – in ways that are acceptable and pleasing to God. So that's the first principle in becoming more generous: *He owns it all.*

And the second is this: *Every day is an opportunity.* Being generous as God has been generous with you means more than just doing the minimum. Every day we need to be looking for opportunities to bless others as we have been blessed. 1 John 3:1: "How great is the love the Father has lavished on us that we should be called children of God!" God has *lavished* His love on us. And we are called to lavish God's love on others. Not only with words of love, but with actions of love. Tithing is not the ceiling of giving, it's the floor. It's the starting place. Every day look for opportunities to do something extra.

The third principle of the generosity factor is this: *Action is required.* We see a need, we realize that God has blessed us with the resources to meet that need – every day is an opportunity. But then we need to take action to meet those needs. It's one thing to think about ways to help others, to recognize the opportunities we have every day to help others. But action is required. We need to actually *do something* to help them. Jesus' brother James writes this in his letter to the church: James 2:15-16: "Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but *does* nothing about his physical needs, what good is it?" The answer is obvious: it's no good at all. *Action is required.*

Fourth is: *Remember your blessings.* I encourage you maybe later today or sometime this week to sit down and actually take an inventory of your blessings. Write down all the ways God has blessed you. Remembering is powerful. In the Bible the people of God are frequently reminded what God had done for them. Like reflecting on the Scripture, prayer, and even fasting, tithing is an intentional act of remembering. It reminds us of our connection with God.

Tithing is not a fundraising practice, it is a *faith-raising* practice: it is a sign of how much you trust God to provide for you. It is a sign of a growing relationship between creature and Creator. The tithe is a call to remember that God comes first and to put Him first. Tithing is a powerful symbol of the priorities in the giver's life. *Where your treasure is, there your heart will be also.* For some, tithing leads to new priorities. Other times it works the other way around: New priorities lead to tithing. Either way, giving the tithe – 10% of your income to God – is a way of remembering who you are: a child of God, loved by God, blessed by God, forgiven by God, protected by God, provided for by God.

The fifth and final principle is this: *Thank Him.* Thank God for all those blessings you put on your inventory. Thank Him for His love and His grace, His forgiveness, His power and presence with you each and every day. Thanking God is the best way to remind yourself that you are not the center of the universe. Now, I know that giving is not only about money. God also asks us to give of ourselves in other ways. He owns it all, remember: He owns your time and your talents and abilities, too. We'll hear more about that in a couple of weeks. The key is this: You

and I have only two things available to give God: ourselves and what we own. (Or *think* we own.) When you give your money, it's a symbol of your determination to give your whole self.

Listen: God will not love you less if you don't tithe. But the real question is, "Will *you* love God less if you don't tithe?" Where your treasure is, there your heart will be also. Jesus never reduced our giving to God to a 10% formula. Rather, Jesus encouraged His followers to give their whole heart to the work of God's Kingdom. Genuine, generous giving does not come from God's demand that you give, but from your desire to give. "Each man should give what he has decided in his HEART to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Every time we come to the Table of the Lord, God shows us again His heart. Every time we share Holy Communion, we see what God was willing to give, we remember the lengths to which God was willing to go to demonstrate His lavish love for us. Jesus loved us so much that He gave – He gave it all. He gave it all so that we might have it all. Not stuff. But access to the very heart of God.