

# PREACHING SENSE ABOUT DOLLARS

**A** Madison Avenue advertising firm surveyed nonchurched people a few years ago and asked them their impressions of church. "The problem with church," respondents said, "is that the people are always sad, or they talk about death, or they ask for money."

In response to these prevailing attitudes, many churches today are upbeat, don't say much about death, and rarely broach the offensive subject of money.

Of course, a desire for evangelistic effectiveness is not the only reason we preachers are reluctant to talk about money. Many people, both inside the church and out, feel money is filthy lucre. One layman boasted to me that in the ten years his pastor had been there, the pastor had never once preached on money, but the church had done well financially. The thinking seems to be, *If we can get by without talking about money, all the better.*

Finally, there's our ever-present nervousness that listeners will perceive we are benefiting personally, that we have a vested interest in speaking on the topic.

The result, in my perception, is that today's growing-up generation has not been challenged about giving. Statistics reveal that people under 40 contribute only about 2 percent of their income to charitable causes. If you were to ask people over 50 who have grown up in the church, "What should a Christian give?" they'd say, "A tithe." I don't think you'd get that response from the younger generation. Whether or not they agree with tithing, they have not been taught to give. Giving in church, for many of them, is seen as paying admission: *You pay \$15 to go to a hockey game and \$6 for a movie, so this service is worth about \$10 to me.* Because it's unpopular, the idea that

giving is a theological matter and a major expression of your Christian faith has been, for the most part, lost.

How do we begin to recover the ministry of giving for our congregations? How can we talk about money in a wholly faithful yet winsome way? Over the years I've wrestled with those questions. Here are some of the things I've learned about how to — and how not to — bring up the subject of money.

## Subtle Temptations

First, I realize that I face subtle temptations whenever I prepare a message on giving. Here are four snares I try to avoid.

- *To unwittingly use guilt to motivate.* The New Testament's motivation for giving is grace; giving is an act of worship in response to the generosity of God to us. You are to give, Paul says, "as God has prospered you." If we really understand what God has given us, there will be a red streak of blood in our giving.

But often in preaching, we pound home a strong sense of *ought*: "Because of what God has given, you *ought* to give more. You *ought* to give 10 percent." Or we foster guilt through comparisons: "Look at the house you live in; look at the car you drive; look at the clothes you wear. And then look at all of the need in the world, the hungry people and destitute." Those contrasts are enormous, but if we're not careful, such comparisons create only a feeling of guilt rather than gratitude. And gratitude is the healthy, biblical impetus for giving.

- *To not clearly define the scriptural promise that givers will receive.* Second Corinthians 8 and 9 teaches clearly, in the context of discussing money, that "he

anyone feels.

But giving does connect with two deep human needs. I try to emphasize these needs when speaking about money.

1. *People need to have something of value to sacrifice for.* Somewhere I must find a cause greater than myself, that is worthy of my life, if I am going to count for something. And one way to express commitment to that cause is to give. When you give your money, you really have given yourself.

I think that when Jesus comes to church on Sunday morning, he still sits "over against the treasury" to see what we put into the offering. As a measure of our commitment, our pocketbook beats our hymnbook. If I can read a person's checkbook for a couple of years, I know what he or she thinks is important.

We desperately need to be committed. Otherwise, we have this awful sense of anomie; we sense our lives don't count. Bob Richards, the pole vaulter, used to ask Olympic athletes, "How do you handle the pain?" They never said, "What pain?" They explained that part of the thrill of victory is that it was gut wrenching to achieve.

Part of the thrill of our lives comes when we find a cause worth sacrificing for and then give to the hilt for it.

2. *People need a way to express thanks.* When someone helps us, we want to say thanks, to tell the person how much we appreciated the help. Giving is a tangible, effective way to thank a God of grace and generosity. "As God has prospered you, give," Paul says. The question is not, "How much do I give to stay in the club?" or "What are the dues?" but "How can I say thanks?" Giving is a perfectly appropriate means of thanking God.

When I preach on money with these two needs in mind, it frees me. No longer am I laying on people an unwanted burden. Instead, I am offering people a thirst-quenching opportunity to involve themselves in something that outlasts them, and to express their gratitude to God.

### See the Long-Term Goal

If I can give someone a new mindset about money, I have built a new person. As a preacher, that's my



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goal: to implant a new mindset about how our money relates us to God. There are times when I say, "This is the cause, and this is what we need," but that's the short-term goal. My true goal, the long-range goal, is to change people's mindset about money, and that's what good preaching will do.

The first major marital argument for most couples, for example, is about money. That was true for Bonnie and me. For my parents, in the New York ghetto, money was security, so they saved it. Bonnie's middle-class parents thought the purpose of money was to use it. After we got married, Bonnie wanted to buy a set of dishes for thirty dollars, a great deal of money in those days. The thought of putting out that kind of money for a set of dishes drove me wacky. And so our first major conflict erupted over buying dishes.

The conflict came from differing mindsets — not principles our parents had sat down and taught us, but feelings and values we had picked up intuitively.

Many conflicts in the Christian life come because people approach money with a mindset different from God's. My goal as a preacher is to bring their thinking in line with his.

Knowing this takes the pressure off both me and my listeners. I realize such a change is going to take a long time, and I need to work on it purposefully, not frantically. Without immediate pressure, though, remarkable change does occur. With defenses down, a person alters his or her view over time. Conversion seems sudden, but it's usually the result of a process.

When I taught a businessmen's Bible study in Dallas, a CEO of a computer company attended. Others in the group knew he wasn't a Christian. One day I invited the man to lunch and I asked him, "Wally, are you a Christian?"

"Yes I am."

I thought he may have confused *Christian* with

Bible provides. Here are some of the strategies I teach.

- *First cover your obligations.* If you ask, "According to the New Testament, what am I obligated to give to?" the answer would include four areas, concentric circles:

1. To provide food and shelter for your family. To not support them is to be worse than a heretic.

2. To support those who teach you the Word of God.

3. To help those who are poor in the church.

4. To do good to all men and women, as much as you have opportunity.

- *Give thoughtfully and with preparation.* We are taught to "lay aside on the first day of the week" what we will give, so it's irresponsible to get to church and think, *Oh! The offering!* grab your wallet, and throw in a five-dollar bill.

People should thoughtfully consider their own church's ministries and consider other Christian ministries. Do the leaders demonstrate integrity? Do they issue a financial statement showing the way the organization has used their money? Is their money producing spiritual dividends? As Christians, when we give to causes beyond our church, we ought not to give simply because an orphan choir has touched our emotions. We should weigh thoughtfully the ministries we support.

- *Invest in sound ministries that will produce dividends.* Paul's Letter to the Philippians is actually a thank-you letter. He wrote the letter to thank the folks at Philippi for their most recent gift. And in this letter, Paul sees money as investment in God's

work — "I'm grateful for this gift, because I know it will bring dividends to your account" (4:17). If you tie that passage into the Parable of the Unjust Steward, the focus of which is to be shrewd and make friends for heaven, you find this: One way in which to make friends who will welcome you into heaven is by investing in the ministry of other people.

I believe that when Bonnie and I get to heaven, we will be welcomed by people from Kenya — a country we never visited and a culture we don't know anything about. Why? Because for years we have helped to support a productive missionary couple there. We bought into that ministry, and one day we will withdraw our equity.

That's one of the problems of investing in certain ministries that have been scandal ridden: they didn't make it, spiritually speaking. They failed to produce spiritual dividends. If we had invested money in those ministries, we would have suffered like an investor after a stock market crash.

- *Diversify your kingdom portfolio.* The serious investor is going to put some money in bonds, some in money markets, and some in high-risk venture capital. But he or she is going to diversify for maximum effectiveness.

Similarly, I think it's wise for Christians to have a kingdom portfolio. First, we give to our local church; that's a basic obligation because we are ministered to there and want to support those who teach us God's Word. But then, I want to give some money to an individual or group skilled in evangelism. One such group for Bonnie and me is the Black Evangelistic



"He stayed up all night practicing this wonderful sermon he was going to give . . ."

pact. But that was an expensive decision, and the congregation really had to stretch.

As I moved among the congregation, talking to people about this commitment, I was amazed at how many would say something like, "I'm working for Kimberly-Clark, and I just got a promotion that almost doubled my salary."

I'd say, "Is that an accident? Or is God allowing you to help fulfill his mission for this church?"

The testimony of God's people is often that having determined to give a gift, God enabled them to give it. I think it's legitimate to use illustrations that demonstrate God's provision in enabling people to give.

### Applications that Stick

Although it's wisest to preach on money when it's not needed, often money *is* needed, and usually preachers are the ones assigned to ask for it. How do you present the need? What do you ask for?

Perhaps you'll resonate with a few of the lessons I have learned:

- *Ask, and do it boldly.* It should be obvious that if the church has a need, and I talk to you about it, at some point I have to make a request. And I need to do it boldly. Otherwise, I'm like an evangelist presenting the gospel but not asking people to commit themselves to Christ.

I paid a high tuition to learn this lesson. When I came to Denver Seminary, the school had a phone system that was like two cans on a string. We desperately needed a new one, so I visited a businessman and told him we needed to raise twenty thousand dollars for the new phone system. We talked for a while about it, and then he asked, "How much would you like me to give?"

I said, "Well, could you give a thousand dollars?"

He pulled out his checkbook, wrote me a check for a thousand dollars, pushed it across the desk, and said, "You insulted me."

I thought, *I've offended him. I shouldn't have asked him for money.*

But he said, "You asked me for a thousand dollars, but you needed twenty thousand. Either you felt that I wasn't able to give much money, in which case you underestimated where I am financially. Or worse, you thought I had the money but wouldn't give you more, in which case you insulted my generosity. What you need to know is that if a person believes in the cause, you never insult him by asking him to do the big thing. If he can't do the big thing, he can come back and tell you what he can give. But you always suffer and you insult the person when you ask for less rather than more."

What I appreciated about him is that he didn't say,

"Now, give me back the check and let me write you another." It cost me money to learn the lesson.

- *Focus on the cause you believe in.* Sometimes I speak on behalf of Denver Seminary. I am not at all embarrassed to ask people to give. I see it as a tremendous opportunity for people, because I believe in the cause.

Frankly, I'd have a difficult time raising money for myself. But is there a more important cause than the church of Jesus Christ? As preachers, we have committed our lives to it, and it only makes sense to ask others to join us in supporting it.

- *Lead the way.* Whenever I preach about giving, I had better be giving with liberality. How else can I ask others to give? At Denver Seminary, we have our trustees ask other people for contributions. We know that the first thing these trustees must do is give a significant gift. Otherwise, they can't sit across the desk from other people and ask them to sacrifice.

- *Emphasize that this is a joint effort.* Sometimes a congregation looks at the missionary program as something the missionary committee put together, or the building program as something the elders put together. That's why it is so important that when a church decides its giving, a wide group of people in the church has a voice in it. Then you can honestly say, "We have committed ourselves to this, and now we need to give to support our commitment."

- *Give non-Christians and visitors the freedom not to give.* While a church budget or project is for the whole church family, it is for the family only. I believe it is critical for church leaders to say, "If you're still on the way to faith, please feel free to pass the offering plate by. The offering, like Communion, is for those who have committed themselves to God. For you, God has a gift: eternal life. We do not want you to think that God is soliciting funds from you. You honor us by being here."

I have found, oddly enough, that when you say that, and people know you mean it, Christians give with greater generosity, and non-Christians are impressed with the free gift God offers them.

### Money = Commitment

Why must preachers continue to bring up the subject of money? Why do we teach our people to give, when we know it can be misunderstood?

Because when we discuss money, we're talking about commitment, and commitment is our domain. A commitment is only cheap talk unless a person puts her money behind it. We want people to be serious about Jesus Christ. And we know that if they are serious about Jesus Christ, they will show it in their giving. ■