

The Means to Do It

Good morning everyone, it's great to see all of you. If I haven't had the chance to meet you yet, my name is Eric and I'm a pastor in training here. If you have a bible with you or near you, turn with me to **Deuteronomy 24**. This is week 3 of a series we've called *Give Like God*—where **we've been exploring how God's generosity towards us should be making us into generous people**. So the *first* week Kent talked about the reality of **greed and materialism**. How, if we aren't keeping an eye on them, those things can completely *derail* the way we think about our money and possessions. He also talked about debt and buying things we don't need with money we don't have. And then last week, Marcus talked about what the bible calls **stewardship**—the idea that everything we have ultimately belongs to God anyway. And how, in light of that, we should be managing what *he* has given *us* in the ways that he *wants* it managed. Because in reality it's his in the first place.

This week, we're going to get into how we practically should live out the things we've talked about the past two weeks. So to do that, let's take a look at **Deuteronomy 24**, starting in v. 19. We're spending more time in the Old Testament this series, both because it's incredibly helpful, and also to keep you all on your toes. Hopefully you've had time to get there, if you're not using an app I know the Old Testament can be a little tough to navigate. But I'm just going to read the whole passage all at once, and then we'll go back and talk about it in a little more detail. Just as a disclaimer: this passage may seem a little random at first:

*[19] "When you reap your harvest in your field and forget a sheaf in the field [you know, like how you forget sheafs sometimes?], you shall **not** go back to get it. It shall be for the sojourner, the fatherless, and the widow, that the Lord your God may bless you in all the work of your hands. [20] When you beat your olive trees [like we all do], you shall **not** go over them again. It shall be for the sojourner, the fatherless, and the widow. [21] When you gather the grapes of your vineyard, you shall **not** strip it afterward. It shall be for the sojourner, the fatherless, and the widow. [22] You shall remember that **you were** a slave in the land of Egypt; therefore I command you to do this.*

So...**no explanation needed there** right? Everybody super clear on how this passage applies to us today? Okay, let's wrap this up... Kidding. But on a serious note, what should we do with ancient passages like this one when we come across them? I want us to see if we can figure out what these ancient words about sheaves and olive trees and

vineyards have to do with money and generosity *today*. **I actually think there's a lot in here that is so helpful when it comes to how we view our money and possessions, but it does take a little work to figure it all out.** So let's give it a shot.

First, **as we mentioned a couple weeks ago**, in a lot of ancient cultures (including the one Deuteronomy is written to), **land and crops** were essentially the same as **money or capital**. **Which meant if you owned land, and crops were growing successfully in that land, you were probably doing pretty well financially.** So in this passage, God has in mind people that on *some* level have wealth. Not necessarily *crazy* wealth—just some degree of financial stability. Probably similar to a lot of us in the room today, or maybe similar to the families a lot of us come from.

So if you were one of these people who owned land in this time period, when you reaped from fields that you owned, you would gather as much as you could in each trip. So if it was *olives*, you would go through and bring in as much as you could. When you gathered grapes from your vineyard, you would go through and bring in as many as you could. And then you'd bring them all in, and then repeat the process. You'd go out a second time, and a third and a fourth time, until literally *every last* olive or grape or whatever it was was gathered and brought in. **Because if crops were your income, you wanted to squeeze every last penny you could out of your income, right? Why wouldn't you do that? Otherwise, everything you leave out there is unrealized income. It's money you could have in your pocket, but you just basically threw it away. So the normal way of doing things would be to go back out as many times as it took until there wasn't a single thing left on the tree or the vine.**

But **God comes along and says** to these people, “you know what? Don't even go back out a *second* time. Gather what you can in your *one trip*, and then leave the rest out there and don't go back for it at all. Just leave it there, so that people who *need* it can come and have it. Don't *gather* as much as you possibly can. In fact, intentionally gather *less* than you could and leave the rest for whoever needs it.” Now, let's say you run a business, and someone walks in with this advice. **Imagine you own a restaurant here in Knoxville, and someone comes in as a consultant and says, “here's what you should do. Every night from 5:00-7:00p, charge people normal prices for their dinner. And then, starting at 7:00p, with whatever food you have left, just cook it and serve it to people for free until you run out.” How would you respond? Probably by charging them extra.** But that's not too far off from what God is describing here. Who does business like this? Who thinks about their money and their income this way? This is completely absurd from a business standpoint. God's being a little un-capitalistic here. But God says “this is how I

want my people to view their resources. I want you to gather what you can, earn what you can, and I want you to leave the rest for the sojourner, the fatherless, and the widow to have.”

So you might be thinking, “Sure, but that’s *then*.” What does that mean for us and our finances today? I don’t have any fields, I don’t have any olive trees, and I don’t have any vineyards.” (But if you do have a vineyard, let me know—I’m not opposed to a friend with a vineyard). But the question might be, “what can I *glean* from a passage like this one?” Well, that’s a *great* question—I’m so glad I pretended that you asked.

So here's what I think God would propose to us today, if we transposed it into our culture: I think he is saying that we should not squeeze every last penny out of our available income to purchase and invest in as much as we can, but rather we should use what we need, and then give the rest for those who truly need it. He's suggesting that we **don't need** to spend every last dollar we make on ourselves. But this is a difficult concept for us to grasp. Myself included.

First, something that’s very interesting to me is that **even though we live in the most affluent society in human history**, we tend not to be very good at *managing* our affluence. 85% of Americans have *less than \$250 in available savings when they reach age sixty-five*.¹ That means, on their own, **a person who has worked from age twenty has managed to save less than six dollars per year**. Let that sink in for a second. **Why does that happen?** How can we be so financially wealthy as a society and yet so very *bad* at managing our wealth? Well I would argue that’s because, for most of us, just like the man or family that goes and collects every last grape off the vine, we too push our income to its absolute limits. And this is something we’re trained to believe is the best way to live. This is something all of us is susceptible to. We’re told to think things like: **If the most I can afford is \$900/mo rent, awesome, I’ll just rent a place for \$900, not including utilities (because I’m sure that money will come from somewhere, right?). If I’m told I’m eligible for a loan for a \$20,000 car, I’m getting a \$20,000 car! If I find myself with an extra few hundred dollars, guess who’s getting a new TV!** We tend to push our income to its *absolute limits*. We want to squeeze out the *maximum* lifestyle that our income will allow us to have, and then probably a bit more on a credit card.

As an example, my wife Sara and I bought a house a couple years ago. I knew what our income was, I knew what we budgeted for housing costs and how much we wanted to pay monthly, so we did what anyone who is trying to buy a house would do: we went to a

¹ Ron Blue, *Master Your Money*

lender, because *most* people don't waltz up and pay cash for a house (myself included). So, knowing our income and all that, we went to them expecting them to give us a number they would be willing to lend, and boy were we off. They pre-approved us for astronomically more than I felt comfortable with taking, because like I said, we knew how much we felt comfortable paying each month, and if we went and bought a house that cost as much as they were willing to lend us, it would have been almost twice as much each month. They were almost *encouraging* us to try to squeeze every bit out of what we could potentially afford according to their standard. And fortunately with other people's wisdom and our own reasoning skills, we responded by only looking at buying a house *we thought we could afford*. But plenty of people don't do that. Plenty of people go out and get the highest loan approval they can find, buy a house at the very top of that limit (not even considering utilities and all the other costs that come with a house) and spend the bulk of their time going forward trying to figure out how to make their budget work with an huge monthly payment. And listen, this will happen all over the place so I want to make sure everyone is aware of it. Lenders will tell you you can afford things that you probably can't afford and you'll end up paying them more because of it. And that's the point, they are a business trying to make money. It happens with house loans, car loans, it's all over the place. And none of us are immune.

And we're not just doing this with cars and houses, but with most everything else too. Just about everything can be on a **payment plan** these days. I was reading an article last week that said more than a third of US consumers have used a "buy now, pay later" company. And the most interesting thing about it to me was the two most common things on the list. Personal electronics and clothing. Not big stuff like a car or furniture. You can buy a nice jacket or something, pay for it using one of these companies, and then pay it off in installments. Now, nothing *necessarily* wrong with that, depending on what it is and how much you need it. Here's something that really stuck out to me—you can do payment plans at Urban Outfitters on items priced as low as *thirty-five dollars*. *Thirty-five dollar items on a payment plan*. Might I suggest that if you need to pay for a \$35 dollar item at Urban Outfitters on a payment plan, you probably shouldn't buy that item. And besides, \$35 at Urban will only get you like a scarf or some socks. Or a t-shirt that's had most of the material cut off anyways.

But here's **my point**. All of this—payment plans included—is evidence of how we tend to think about our income as Americans. We tend to think, *what is the nicest thing I can possibly afford on my income?* What are the most *luxurious* items I can possibly afford to own on what I make? Because *that*, obviously, is what I need. We push our income to its *absolute limits*.

Another way to put this is that **our standard of living increases in *proportion* to our income**. Now, for *many* Americans, our standard of living actually increases *ahead of* our income—that’s where debt usually comes from. But for the majority of us, I think our standard of living at least tends to increase in *proportion* to our income. **So we get a raise, we buy a bigger house. We get a higher-paying job, we buy a nicer car.** Generally speaking, when we make a little more money, our expenses swell to match the money that we make, if not surpass it just a little. This is just how we tend to operate, and we don’t even think much about it. But what often happens *with that* is that over time, things that should be *wants*, transform into *needs*. Things that we thought would be *nice* to have if we had the money, become things we *have to have* because we *have* money. “Could-haves” become “must-haves.”

I’ve seen that play out **in my own life**. When I was in college, I worked as an intern at a church. My total income was \$10,000 a year. Which, believe it or not, is entirely legal to do for essentially full-time hours. Should it be? That’s up for debate. Now, I did not live on campus or have a meal plan or any of that, so every single one of my financial and material needs had to fit into a \$10,000 bubble. To say things were tight might be a smidge of an understatement. There’s some fun stories with that if anyone wants to talk later. But at the end of the day, I could eat, I had a roof over my head, I paid my bills, and I was doing okay.

Alright, fast forward a **little over a year later**. My income had increased *substantially*. I had finished school, got a job that paid 3 times what I was making before, and got married to Sara, who also had a job. But at that time when I would look over my budget, my thought was always “we don’t have enough money for everything we need.” But here’s the thing: even though it might’ve *felt* like that statement was true, it wasn’t at all. That was a *factually inaccurate* statement. I know that because I had lived off a total of \$10,000 for an entire year. So it was incorrect for me to think I didn’t have everything I needed. So what happened? Why was \$10,000 enough at one point and way more than \$10,000 not enough later on? **My standard of living had changed. What I thought I needed changed. It had increased alongside my income.** I had decided that certain things were *needs* that weren’t in reality. There were things that I *added into* my life at some point because I had the margin to, and then as time passed I had begun to operate as if those things were *needs*, and not just *wants*. As if they were “must-haves” instead of just “could-haves.” Does that make sense?

I would be willing to bet that **there are things like that for a lot of us**. I bet **there are things right now in our regular monthly “expenses” that we have convinced ourselves are needs, and they actually aren’t needs**. There are things that we once were completely content without, and now we are convinced we can’t *function* without them. **And I don’t pretend to know what those things are for each of you. Maybe for you it’s Starbucks before work each morning or on the way to class. Maybe it’s a Netflix subscription. Maybe for you it’s eating out for lunch every day. Maybe it’s a certain brand name of clothing or an amount of *new clothing* you buy each year. Maybe it’s always ordering a beer or drink or two every time you go out to eat.** It may not be a bad thing at all, it may just be something you started purchasing at one point because you *could*, and then it went from a “could-have” to a “must-have.” And now it’s difficult to imagine life without it. And doing that **can be harmless**.

But it *isn’t harmless at all* **when it prevents generosity**. Because here’s what so *often* happens: when we’ve pushed our income to its absolute limits, and an opportunity for generosity comes up, our response in those moments is often to conclude that we just *can’t*. We look at our budget, and because we have pushed our income to its absolute limits *already*, our budget really does seem to tell us we *can’t afford* to be generous. But all that’s happened is that **we’ve set our budget up or handled our money in a way that prevents us from being generous**. In other words, **it’s not that I can’t afford to be generous. It’s that I can’t afford to live the way I’m currently living and also afford to be generous**. And those are actually two very different things. Does that make sense?

So when we say or think, “I can’t be generous,” let me just ask us to be very clear about what we mean. I don’t say any of what I’m about to say to shame you or condemn you at all, but simply to make sure that we’re being completely honest with *ourselves* about what we’re saying. When we say “I can’t be generous,” do we mean we actually *can’t*? **Do we mean we literally don’t have the ability to be generous and still have our basic needs met? Or do we often actually mean “I can’t afford to be generous and still afford my current preferred lifestyle”?** **Do we actually mean “I can’t afford to be generous and also afford the latest, greatest iPhone on a payment plan? Do we actually mean “I can’t afford to be generous and still afford all the brand names of clothing I prefer.” Do we actually mean “I can’t afford to be generous and still afford my \$150/mo cable package with all the sports channels”? Do we mean, “I can’t afford to be generous and also make sure I’m saving or investing more money for myself.”** There may be a *few* of us in the room right now who are in a place where we *literally can’t afford* to be generous, and that’s one thing. And like we’ve said before, if you are in need, please let

people know. But I'd be willing to bet for most of us, what we *actually* mean when we say that, is that *the standard of living we've decided on prevents us from being generous*. There's a huge difference between *need* and *inconvenience*. Do you see that?

Now, here's **where we get back into Deuteronomy 24**. I need you to see that **that approach to our income—where we push our income to its absolute limits—is precisely how God is encouraging his people *not* to think in this passage**. What some of us do with our budgets is very similar to what they were doing with their fields. And what we're doing isn't just the equivalent of going back to gather crops a *second* time. It's the equivalent of going back a third and a fourth and a fifth and a *sixth* time. For some of us, it's the equivalent of taking out *loans* on the production of our crops for the next five, ten, twenty *years*. Do you see what I'm saying? **Even though there's obviously some cultural distance between their world and ours, we have the exact same tendencies as they did: we want to push our wealth to its absolute limits, and then conclude from there that generosity simply isn't feasible.**

But it *is* feasible. And Deuteronomy says "here's how to make sure that it is." Take a look at *how* this passage encourages us to handle our wealth instead. **Look back at the passage** with me another time, starting back in v. 19:

[19] "When you reap your harvest in your field and forget a sheaf in the field, you shall not go back to get it. **It shall be for the sojourner, the fatherless, and the widow**, that the Lord your God may bless you in all the work of your hands. [20] When you beat your olive trees, you shall not go over them again. **It shall be for the sojourner, the fatherless, and the widow**. [21] When you gather the grapes of your vineyard, you shall not strip it afterward. **It shall be for the sojourner, the fatherless, and the widow**.

So **there's a refrain** in this passage: did you catch it? Three separate times, when it says what God's people should do *instead* of gathering everything they can, *instead of* pushing their income to its *limits*, here's what it says they should do instead: **that they should leave the extra in their fields for the sojourner, the fatherless, and the widow**. The sojourner, the fatherless and the widow. So these people groups belong to what theologians call "the quartet of the vulnerable." I won't unpack all of that in detail here, but the point is that these were groups of people who were especially *vulnerable* in the ancient world. They were all extremely vulnerable to hunger, starvation and even

death. So Deuteronomy says that God's people should leave their extra out in the fields *for them*.

And I want you to **look at the language it uses**: it says that the extra in the fields is *for* those groups of people. Not just that it would be *nice* to give it to them. Not just that we should *consider* sharing it with them *if we feel so led*. It says that the extra in the fields after gathering once is actually *for* them to have. In other words, in God's eyes, *it rightfully belongs to those vulnerable groups of people*.² Now that messes with us a bit doesn't it? God saying that some of the stuff in *my field*, that I planted, and watered, and grew—that that stuff is *for* someone else? Those are strong words, *especially* considering so many people's perspectives in America.

But *that's what it says*. **According to Deuteronomy**, there is a portion of our income that actually isn't *for us*—but rather for the express *purpose of generosity*. And specifically, generosity towards those that we know are in need. *Back then* it was the foreigner, the orphan, and the widow. Today, it might be something like the refugee, the foster child, and the single parent. One way or another, **there are people in our world with less than us, many of whom are in need. And God says, point-blank, some of what you have is for those people.**

And it **doesn't just say** “be generous **when those needs come to your attention.**” It says leave your fields ungathered in *advance* for them. This right here is why we say all the time to you guys: *budget* for generosity. Don't just say “I'll be generous when the time comes—*plan for it.*” Have an amount in your monthly budget that you're not allowed to even *touch* unless it's to bless somebody else. An amount that is not **for** you at all. *That's* what Deuteronomy is talking about here. *That's* what it looks like to see a portion of our money as being *for* others. *For* generosity.

So that being said, here's how I think we might want to **put into practice** a passage like *this one today*. I think a lot of it simply has to do with **how we think about our standard of living**. It looks like **setting a standard of living that you will not go above. It's learning the art of saying “I would love to live *this way*, but I actually only *need to live this way.*”** Practically speaking, here are a few suggestions on how to **curb your standard of living**: (if you came to the budget class last week, some of this will be a review).

² I owe much of this line of thinking to Tim Keller's *Generous Justice*, who apparently got it from Bruce Waltke's *The Book of Proverbs: Chapter 1-15*.

First, if you're taking notes, I want you to write down this equation. When it comes to your budget, $\text{income} - \text{mandatory expenses} - \text{generosity} = \text{discretionary expenses}$. When you sit down with your budget, **start with your income**: "here's what I bring in." Then take out the *mandatory* expenses. That would be things like rent or mortgage, utilities, groceries. Just to be clear, it would *not* be things like a Netflix subscription, a massive dining out budget, a cable subscription, elaborate vacations—those are *discretionary* expenses (I think most of us know that, but just wanted to make sure). Also something I think is worth noting is that some of your mandatory expenses may not currently be at mandatory levels. Let me explain that a little more: everyone needs groceries, right? We all need to eat. So that would be a *mandatory* expense. But if you currently spend \$600 per person on groceries each month, I would argue that is not a mandatory amount on that expense. Similarly, housing expenses are mandatory. We all need a place to live. But if your housing expenses take up 60% of your income, that is not a mandatory *amount*. Does that make sense?

So, **once you've written down all the mandatory expenses and nothing else**, ask the question, *what's left over and who should that money be for?* Who are the people I know of or people in our city or our world who have *less* than they need? And how much of this leftover money can I designate for them? *Then*, and only then, ask the question "what are some *wants* that I have? What are my *discretionary* expenses?" You do that *last*. I think that is a really practical way of learning to say "I *want this*, but I really only *need this*."

If you're wondering what your standard of living should be in general, here's what I think is a good rule of thumb: if you're a follower of Jesus, **your standard of living should be lower** than a person who makes the same amount of money and *doesn't* follow Jesus. We've said this a few times, but it bears repeating. If there's a person you work with who you know makes about the same amount of money you do, generally speaking, **your house should probably be a little smaller than theirs. Your car should be a little older than theirs.** I know there are probably some exceptions and caveats to that, but generally speaking I think it's a good rule of thumb to follow. If you follow Jesus, that means you are called to see and use your money differently, and there should probably be *some* ways in which that is apparent.

Another thing you may want to consider is what's called **"graduated" generosity**. One pastor I know of, each year, increases not only the *amount* of his income he gives away, but also the *percentage of his income* he gives away. So if this year he gave 15% of his income away, next year he gives 17% of his income away. He does that because he

wants to ensure that as his income increases, his standard of living doesn't just inherently increase to match it. For most of us, our income will likely increase over the course of our life. But that doesn't mean that our standard of living should always automatically increase *with* it. So as a way of guarding against that happening, you may want to consider consistently increasing not just the *amount of your income* you give away, but also the *percentage of your income* you give away.

Another guy I know of determines how much money he will give away using Jesus' template of "loving your neighbor as yourself." His thinking is that if Jesus tells us to love our neighbor in the same way as we love ourselves, that means that I should be giving at least as much away to others as I spend on myself. So if I've got \$75 of money for my own *discretionary spending*, that means I should be giving away at least \$75 to others too.

All of these are **just suggestions**. I know thinking about your income can seem radical or overwhelming if you're not accustomed to it. So feel free to start small, make it manageable. But I think regardless of our specific approach to it, we should all examine the things that are *needs* versus the things that are *wants* in our life. I think we should all ask if there are areas where we are pushing our income to its limits, squeezing every last penny out of our income for ourselves—and then ask what it would look like to see some of that money as being *for* others, like these verses in Deuteronomy talk about.

Now, **don't skip over why** God's people are called to see it that way. Take a look at the last verse in our passage today. Here's the *motivation given* for *why* God wants his people to see it this way, v. 22:

[22] You shall remember that you were a slave in the land of Egypt; therefore I command you to do this.

Long story made way too short, for those not familiar: God's people were once all enslaved to Pharaoh in Egypt. But God by his grace rescued them out of slavery, led them through the wilderness into freedom, and generously provided with everything they needed along the way. **That's the story that this verse is encouraging them to remember.** So God, in asking his people to *provide generously for the poor*, is *not asking his people to do anything that He hasn't already done for them.* **God is simply asking them to provide for others in the same way that they have been provided for..** He's asking them to respond to *his own* generosity with their own generosity. **God provided for them when they had nothing, and so he wants them to provide for others who**

have nothing. He's saying "provide for the sojourner, because remember? *You were a sojourner, and I provided for you.*" God's generosity is the motivation for their generosity.

In a **similar way for each of us**, **God is not calling us to anything he hasn't already done.** All of us are called to live generously *in light of* God's generosity towards us. **By committing to live on less than we could, we are actually remembering and reminding ourselves of God's generosity. It's one thing for us to say "God provides." Any of us can say that. It's another thing entirely to live as if God provides.** It's another thing to live as if God so provides, that we don't need to squeeze every last penny out of our income to provide for ourselves. It's another thing entirely to provide for others in the same way you believe God provided for you. And *that's* what we're being invited into. Into radical generosity that reflects the generosity of God. But I also want to remind everyone that even though we are brought into new life, that doesn't mean we don't still feel and experience the effects of the old life. God took the Israelites out of Egypt, but they still struggled for *years* after. They wrestled with God and the old way of living. God has rescued *us* out of materialism and greed and the tendency to do everything for ourselves, but the process takes *years*. It's not something that happens immediately, it's a process we participate in with a hope for the future, a hope in God's promises to us.

My encouragement, **my prayer for us** is that we would remember God's unbelievable generosity towards us, and in response that we would reflect that generosity to those around us.

Let's pray together.