

GIVING REGULARLY +++

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Well, how many of you have ever watched Raiders of the Last Ark? All campuses, let's see those hands. Indiana Jones, you remember the opening scene? You might remember he's standing in the jungle, standing before a small golden idol perched on a stone deep in a cave. And as he lifts the idol, right, we have traps come, there's darts that fly, boulders that are rolling after him. He is running for his very life. That little statue was a trap.

And I wanna suggest that real life has its own version of hidden idols that are traps. And the more we pick them up, I think the more external chaos comes. Jesus once said that you cannot serve both God and money. Notice he didn't say you're not likely, you're probably not able, you probably shouldn't. He said, you cannot serve both God and money, to which most of us would be like, but can I at least be the test case to see? Maybe I can do both. Or maybe some of you, it's like, yeah, I know I'm supposed to be generous, but let me get my financial affairs in order, my career set up, and then I'll be really generous. Then I'll be really generous. Or if I just give 10% to the church, does God really care what I do with the rest?

Today, what I wanna do is look at your idols because people have been struggling with idols from the very beginning. And Jesus says very clearly, you can't serve both God and money. One of the more shocking stories in the scripture for me in the Old Testament is Exodus chapter 32. In that scene, that picture, Moses, their leader was up on a mountain and he'd been on a mountain for 40 days with God. These were the days when they were in the wilderness and God had rescued the Israelites out of Egypt.

And so as Moses is in the presence of God, the people below are getting impatient and you would have too, but I can't understand what they did next. Aaron, Moses' brother, who was the high priest collected the most valuable things and threw it into the fire and somehow formed this gold calf, this golden calf. And all of a sudden, all of the people of Israel were bowing down to the golden calf. And the word of God says, they were saying, these are your gods, O Israel, who brought you up out of Egypt.

And I'm like, no, they're not. The calf wasn't around. God brought them through the Red Sea. And haven't you seen God show up every night, raining down manna from heaven? And don't you see him with cloud and fire and how he's helped protect you in the battles? And seriously, you're gonna settle for a golden cow? We settle for so little, so much less.

And I think today the twist in our lives is idols maybe aren't golden statues, but many of them are hidden in our hearts. And not just in our hearts, but today I wanna talk about, I think a lot of our idols are hidden in our bank accounts, our credit card statements with how and where we spend our money. And this is not anything new.

In fact, Jesus met a really rich young ruler in Matthew chapter 19. And I wanna read these verses to you and we're gonna unpack these as we go through today. But the verses, the story says, just then a man came up to Jesus and asked, teacher, what good thing must I do to get eternal life? Why do you ask me about what is good? Jesus replied. There is only one who is good. If you want to enter life, keep the commandments. Which ones he inquired. Jesus replied, you shall not murder. You shall not commit adultery. You shall not steal. You shall not give false testimony. Honor your father and mother and love your neighbor as yourself.

All these I've kept to the young man said, what do I still lack? And Jesus answered, if you want to be perfect, go sell your possessions and give to the poor and you will have treasure in heaven. Then come follow me. When the young man heard this, he went away what? He went away sad. Why? Because he had great wealth.

This man approached Jesus and come on, he was the full package. Wealth, status, power, young. If he were single, he'd be a top candidate for the bachelor. It's what every young man would want. Well, maybe not to be on the bachelor, but the other stuff. Although a lot of guys would probably like any, I'm going to keep moving.

But Jesus presses deeper and asks him, I know you've done a lot of good things, but I know what's really going on in your heart. And I know that what you really want is more of this world, more money and you want me, Jesus to be a tack on or a side piece to your life. And you cannot serve both God and money.

And so I want to ask you the question, what does your heart, what does your money reveal about your heart? What does your heart really long for? Because from the wilderness of Exodus with to the wealthy ruler in Matthew, the Israelites were not broke, but like they didn't have a lot and they struggled. The rich young ruler had a lot and he struggled. We all struggle with idols.

And so today I want to go on a good old fashioned idol hunt, except I want to hunt for yours, which means it's going to be uncomfortable. And here's the question we're looking at today in great details. What does your money reveal about you?

Now, I came in kind of hot today this morning, right? I mean, we've been in Indiana Jones, Exodus 32, Matthew 19, and we are six minutes and seven, actually that was legit. That was really six minutes, seven seconds into the message. I promise you can time it out later to see that wasn't, that wasn't planned. That's just the Lord doing a great thing. But anyway, I did come in hot.

So let's kind of pause, reflect, and remember what we're doing and why we're here. We are embarking, we have embarked on a 40 day journey called giving challenge where we are learning to be generous like Jesus, because at the root of what King of Kings wants is transformation of lives. And we really would love for you to have eternal life in Jesus in heaven. That matters. It's important.

We also want you to experience great joy and fulfillment right now, which God offers to you. And that happens when our lives are transformed to be disciples. And we want you to be generous because disciples are generous and we care about you being generous disciples. If you've not joined, let me just kind of catch you up in a really quick way. There's so much more, but I would say there's probably three primary things we've been talking about so far that will continue in this message.

Number one, we've looked at our theme verse every single week. I'm sure you would have it memorized that you wouldn't need it on the screen, but we're gonna put it on the screen anyway. It's only 11 words. If you memorize two a week, that's not hard. You can have it all memorized, but let's say it together. Here we go. For where your treasure is, there your heart will be also. Jesus is saying that money, treasure, has the power to pull your heart. And so this is a series less about focusing on your feelings and your emotions and getting caught up and stirred and then giving towards something. This is actually about saying, I wanna care about what God cares about and where I put my money, my heart will then go there. And so if I invest in a company or a stock or something, I'll then put my heart towards that.

I wanna get you less out of your feelings, less out of your emotions, less out of stirring of your heart and more into practices that puts you in a position to stir your heart and to move your heart toward God.

Number two is we've learned that, man, giving is a ton of fun. I walked one of the weeks through five branches of modern day science that all are saying, brand new research, but it's not brand new. They're stealing Jesus' truth, where he said, it is more blessed to give than to receive. It's a lot of fun. There's a lot of happiness, a lot of dopamine spikes in our brains that come when we're generous. It's really awesome Jesus wired us this way.

And then number three, really important. Jesus talked about money a lot, but what he talked far and away about the most, you know what it was? The kingdom of heaven, that it's real, that it's here, that it's eternal. And that what you do in these days actually matter for eternity. And Jesus uses the word fools. Foolish are those who live for these days now and not for eternity later. And all of those themes are gonna be even more ramped up in what we're talking about today.

Because I think we're coming to the most crucial aspect of giving challenge, where you have been challenged to give a gift, a gift, a gift. But today, what I'm challenging you to do is to be generous, giving regularly. Because generosity, you are not generous with one-time acts. It's a generous moment, but it does not make a generous person.

Real transformation happens when generosity becomes a habit. And so this is what I wanna get to today, revealing the idol in your life, replacing that idol with something better and putting practices into your life that will really transform you. So we're gonna look at that story of the rich young ruler and look at three truths that come from it.

Truth number one, money exposes what we truly treasure. Again, just repeating what we already know, where your treasure is, there your heart will be also. The rich young ruler comes to Jesus with a checklist of I've done this and this and this. And Jesus says, actually, if you wanna be perfect, we already read these words, go sell your possessions, give them to the poor.

Not only will you have there, it shows up again, treasure in heaven, but then you'll also be invited to come and follow me, the opportunity of a lifetime. Now, Jesus is not saying money is evil. The Bible never says that, but what he and Paul and all the writers of the Bible say, what I'm saying to you is that money is powerful and it has the potential to pull your heart towards God or away from God.

And if you really wanna look at what you value, take a look at how you use and how you spend your money. It's like a window into your soul. I once said that for quite a while, I said that money is the greatest American idol. And then I heard one of the goats of preaching of the last century, Timothy Keller say, money is not an idol. I was like, well, shoot, he's right, I'm wrong. But what he said is what money does is it reveals idols.

And so this is where I've come to that money is the biggest revealer of the idols in your life. Show me your bank accounts. Show me your credit card statements. I could tell you what your idol is. Some of us, it's the fastest growing category of spending is what is called subscriptions.

You know, I'm talking about all these streaming platforms. We've got YouTube TV and we've got what? HBO Max and Hulu Plus and Disney Plus and Paramount Plus and all the pluses. Probably a great day to tell you that King of Kings is launching a new streaming platform called King of Kings Plus. For a limited time, you can, no, not really, that's a joke.

But the average American has about 12 of these subscriptions many of them unused. And there's nothing wrong with having a subscription or multiple subscriptions. But if you are spending more dollars on subscriptions, especially even unused, then you are investing in the kingdom of God. Or how about this? If you're spending more of your time, so much more of your time on these platforms rather than investing in your relationship with God and habits, then perhaps pleasure or entertainment could be your idol.

Some of you, it is your savings, your emergency funds. It's not wrong to save. Proverbs commends the ant for storing up in summer. Good job, little ant. But is there a place where it gets to be too much that now security is your idol? Security in your net worth is your idol?

I was talking to a really good friend who's a financial planner. And I was talking to him actually about the scarcity mindset, what we talked about last week of how people just fear they're not gonna have enough even though it makes no rational sense. And I asked him like, you deal with a ton of net worth, high net worth clients. Like what's the number that it takes to kind of jump out of the scarcity mindset?

And for him, he said, it's probably \$10 million. So there's half of the people in the five to \$10 million range that they still operate with this scarcity mindset. And it makes no sense. Security might be your idol. Or how about fashion and image? Entire industries convince you you're not enough unless you've got the latest sneakers or a brand new wardrobe refresh. And you wanna wear that brand or that badge so that somebody sees, oh, that person's wearing that.

Is fashion, image, beauty, glamor, status, your idol? Truth is I could make all of us feel really guilty and just keep going down the list. Point is that where your money goes, there's your heart and likely an idol. Pastor Andy Stanley said something really wise once. He said, you should be a knowing where your money is a going.

Because your financial statements preach a louder sermon than your words do. And that's what the rich young ruler couldn't face. As his picture revealed that what he really wanted was more of this world and a little bit of God. He wanted to be the one that served God and money. And when Jesus gave him the opportunity of a lifetime, he walked away sad.

Because money, wealth, status, power, I don't know what it was for him, but it was his idol. And so again, what does your money reveal about your heart? We wanna recognize what might be the idol in my life, but we don't just wanna recognize it. We wanna replace that idol with something greater.

And the reality is that once you recognize what your idol is, it's really challenging to remove it on your own power. It's really challenging to grit your way and to willpower your way and to control it or try to manage it. And that's why in the story of the rich young ruler, Jesus asks him to go cold turkey and sell everything. It's not let a little bit go.

And Jesus knows that's appropriate for him because he knows if he still holds onto anything, he's gonna have one foot in and one foot out. And again, you cannot serve both God and money. And so truth number two is obedience is the antidote to control. Because at some point you need help removing your idols and you can't do it by your own power and strength and grit.

And the thing about money is it can control you or you can control it. And we've said it every week and I'll say it again in case it's your first time here, like that money itself is not evil. It's the love of money. The scripture says it's a root of all kinds of evil because again, the power that it has that it's actually pulled people who were in the faith away from faith.

And so we've got to admit it's got a grip on me. My idols got a grip on me. And as much as I wanna get rid of this and dethrone this idol, like I need help. I can't control it and manage it. I gotta get rid of it. And I've been doing actually quite a bit of study this year and probably in the next year on the 12 steps.

Did you know the 12 steps were originally written by the church and Pastor John Orberg's written a book and he says, it's time the church takes them back. We need them. And I think all of us could benefit because the very first step in this is we admitted we were powerless over our deepest problems that our lives had become unmanageable. We need to help God.

I wanna get rid of this idol, but I need help. I can't do it on my own. Think about it. Think about this, that you're wherever you are right now, your very best thinking got you to where you are right now. Isn't that humble to think about? That my best thinking got me to this place where I am right in this moment. To me, there's nothing more that screams like, if that's my best thinking, I've gotta get out of my thinking. And I've gotta get into God's thinking and God's way and gotta get out of me trying to control this and actually letting go of my control and being obedient to someone else and to something else. To obey, I know we don't like that word. It's to release control and to surrender.

And this is what Jesus asks of us. It's also what he models to us. When he stopped in the garden of Gethsemane on the way to the cross, Jesus was in the garden in a very human moment, crying out to God, saying, God, if there's any other way, can we go that direction? I'm hours before one of the most brutal things any humans ever experienced. Is there any other way? And yet Jesus in that moment obeyed and surrendered and said, not my will, but your will be done. He let go of him needing to control, even though he knew what it was gonna do in just a few hours to him.

Last year, I went to a conference in Indiana and I was sitting at a dinner table eating dinner and a young woman in her 30s and her husband came up and they said, Zach Zender? And I said, yeah. And they said, you've cost us a lot of money. I said, what? What are you talking about? They said, yeah, six years ago, we read your Red Letter Challenge, my first book. We read your Red Letter Challenge and while

my husband and I, we were just starting to go to church and we're thinking about giving to the church. And well, the challenge that day was to give a tithe, 10% to your local church and to try it for six months. And we said, fine, we'll do it.

And I said, great. Well, how are things going? And they said, well, actually we not only did it for six months, but we've been doing it for six years now and every year we've increased by a percentage. And so now we're giving 16% this year. I said, wow. I said, and how's life going? And they said, we couldn't be happier.

And I said, well, I think then you meant to say, Zach Zender, thank you. But it's the power of releasing and letting go and saying, I need help with this and I need to get under the way of the one who, by the way, is wiser than anybody in this world.

Obedience dethrones idols, not by managing them, but by surrendering them. And that's what Jesus wanted for the rich young ruler. That's what he wants for you, not our money. Notice when Jesus says, sell everything you have, he didn't say, and then give it to me to fund the ministry. Sell everything you have and give it to the poor.

You think God needs a scent of yours? Like he's good, trust me. He doesn't need your money. He doesn't want your money. He wants your heart. And that's what he's always wanted, but he knows he can't have it if there's an idol that's sitting on that throne that is meant for him. And so we're gonna recognize what our idols are and we're gonna be obedient and admit, I need help. And I'm willing to come under Jesus who is my savior to actually receive him as my Lord and live as if he's my Lord.

And then we're gonna put habits into practice. And that's truth number three, generosity habits reshape our hearts. The rich young ruler wasn't ready to trade old habits for new ones.

One of the examples I love of a generous person is Rick and Kay Warren. And they decided early on to be generous to their church, to give a tithe, and they were gonna give at least more than 1% every year. And that at least ended up jumping quite a bit of percentage points every year so that they were actually doing what's called a reverse tithe, where they were living on 10% and giving away 90%.

And then Rick Warren wrote the book, have you heard of it, called The Purpose Driven Life, which at one point was the number one best-selling nonfiction book in the history of the world ever outside of the Bible. And with that, you know what that comes with? Truckloads of cash. And because they already had these generosity habits into their lives, they just amped it up even more, paid back all of his years of ministry salary, never took a salary again from the church, and then started pouring into Bible translation in the world.

And actually through him and his organization and many others that are in this industry, they believe that by 2033, the Bible will be translated into every language in the world. How cool is that? Generosity habits. That's the power of habits.

You don't have to start big, just start where God's calling you to. And as you do that, I believe you'll grow over time. Modern day research, one of the best books on habits by James Clear, Atomic Habits says it this way, that you don't rise to the level of your goals, you fall to the level of your systems.

So a lot of us have a goal of, I want to be generous, I intend to be generous, I will be generous. But no, that's not how you do it. Just like it's not setting a new year's resolution and then that just happens. 92% of new year's resolutions fail, why? Because it's a goal, but unless you have a system underneath it to accomplish the goal, it's not gonna happen.

And so if you wanna be generous, you gotta put habits into practice. And then you can see these things coming to fruition. I love what Pastor John Mark Comer said, and I agree, that you don't meet former givers. Once you add these habits into your life, you just don't find a lot of people going backwards. You find a lot of people like the Warrens or like that family I met in Indiana, that they scale it up because they realize this is really fun to give and it's making a difference.

You might find people that went to the gym in a season but no longer do, or ate healthy in a season and no longer do, but you don't find people that say, you know what, I once was really generous and I've just found the selfish life is the life for me. Because it's super fun to give.

And over time, these habits reshape your heart and the idol gets dethroned of this world. And you start to realize that where I'm putting my money is more and more towards God's heart. And that's pretty fun. I'm not against one-time events of generosity, but generosity is not a one-time event. It's a lifestyle.

And every time you give, especially when you put habits that no matter what happens to your income, what you are saying to God and to others, whether they know you're saying it or not, is that money is a terrible master, but it makes a terrific servant. And you don't have to be controlled by it, you can control it.

And I don't know where you are on the journey, but I've been nearly everywhere in this journey. And I still struggle in aspects of it today, but over all of it, I really like where I'm landing when it comes to this part of my story.

At the age of 19, I actually started a golf head cover business in my dorm room in Wisconsin. And it was early in the days of eBay and I got into it and I was buying low and selling high and it was really fun, but I started not only doing it for business purposes, but I wanted to collect limited edition golf head covers.

And you might say that's a weird obsession and I know it is, right? But this is a Scotty Cameron, that's a putter, those are some putter head covers. I might be chasing these things. And so I remember like the chase and the thrill of buying golf head covers, of knowing that today an auction ends at 6.45 PM and so I gotta be by my computer at 6.40 to try to win and kind of chasing it.

The dopamine hit of, am I gonna win or not? And I remember waking up most days and the first things I would check is eBay to know when the head cover auction was ending before I even spent time in God's word.

And I started thinking years into this of how ridiculous this obsession is. And it made me really resonate with the folks from Exodus 32 that were worshiping a golden calf. At least theirs had gold in it. Mine's like some silly thing that's filled with leather or some other fabric that goes over a putter. Ridiculous.

My priorities had gotten out of whack and I'd made my own 21st century version of a golden calf. It was an idol that I was dealing with and I hadn't properly dethroned that idol.

And so what ended up happening was I would get more and more and more greedy. And the Lord was actually from 19, 20, 21 years old, blessing us comparatively quite abundantly. And we were able to pay off our school loans.

And right after getting married at the age of 21, I remember it was the first time that I'd really had financial freedom. Like our debts were paid and we had financial freedom.

And I remember the very first thing that I did with my very first bit of financial freedom, about \$10,000 that all of a sudden was ours. Over three months, I wasted it all in online poker, hiding behind closed doors, hiding from people that I love, just wasting the resources that God had blessed me with.

And after being found out, I had to confess and receive forgiveness from my wife, my family, from God. Truth is, I felt extremely guilty, which was highly appropriate for me to feel, because it was very stupid things that I was doing.

And that led to a lot of shame. Shame of like, seriously, Zach, you claim to be a disciple of Jesus. And in a few months, you're gonna start seminary and be a pastor. And you're struggling with this in this way, after I've blessed you and given you more than you need.

I feel like parts of my story have me at Exodus 32, bowing before golden calves. And parts of my story have me more like the rich young ruler, wasting because I wanted more of what this world had to offer.

Not only was there confession that led to forgiveness, but I had to repent and turn. And for the first time in our young marriage, Alison and I committed to generosity habits. And that the first fruits is what the Bible calls it. The first 10% of whatever we have is gonna go towards the Lord's work through the local church.

And over the years, we've built in more and more and more of these habits. And it's really fun to see what God does through your generosity.

And I've found, I think the reason that Moses was so frustrated when he came down the mountain is, isn't it because he was spending 40 days in the presence of God, and he knows how great and majestic God is.

And he's been up there on that side of the clouds to see him. And then he comes down into this world and he sees these people that God has been so good to that are settling for so much less.

And I think his heart is breaking for his brother Aaron and all of these million, a million people that God had blessed. And so he throws the stones in frustration.

Because once you've tasted the goodness of God, you don't wanna go back. And so today I'm challenging you. It's probably the hardest challenge of the entire series is to not depend as much on your feelings and emotions and one-time acts, though they're good, but be a person that puts habits of generosity into place, no matter what the world brings.

And as I challenge you to do that, and as you challenge to think, will I give to the local church? Can I give more to the local church? Are there other ministries that I need to support that God is putting on my heart?

I do wanna just in full transparency, I'm trying to be real honest with you in this series, tell you to not listen to the preachers out there that tell you if you sow this much, you'll reap this much.

That Jesus says it's more blessed to give than to receive. And that's true, but the blessings don't always come financially. And Alison and I have been a testament to that.

In the last 12 years, I would say we have given extravagantly, we're really hurt, where it's really a sacrifice four times. And I kid you not, I can point to something that happened in the very next month, every single time after we did that, that caused immediate financial turmoil in our lives.

And I'm like, God, what are you doing? I thought if we gave so much that like you would be so good to us right away.

The first time was in 2017, and we gave a large gift to our church, feeling like the Lord was gonna do something through it. And then in the very next week, my head cover supplier that provided 70% of my product merged with another company.

And I lost 70% overnight. And later that year, the business was gone. Now, what I didn't know is that God was gonna give me another business the next year, writing books about how to follow Jesus. And it was going really well.

And so at the end of 2019, January of 2020, we made the largest pledge that we'd ever given far and away to the church, because God was blessing that initial red letter challenge book. And it was scary to write the number that we wrote.

And we had the greatest quarter on record that we'd had so much momentum. And truthfully, there were times when I was thinking, well, maybe God's making me the next Rick Warren, 40 day guy. And let me see if I can be generous, serve God and money.

And you know what happened? COVID. And we went zero sales for months and never actually fully recaptured the momentum we had early on. And I wonder a lot of like, oh, what happened? I have no idea.

But in all of it, you know what I can tell you? We've never lacked. God's always provided. He's way more generous than he's needed to be. Sometimes when we look back, there's clear answers. Sometimes when we look back, there's not, but it is blessed to give. It just may not result like next week in big blessings for you. It might. There's probably stories of some of you that have seen just that.

But I want to challenge you to think about what is your idol? Let go, surrender to the Lord's will and put habits into practice. At the end of giving challenge, I listed 15 different generosity habits, hopefully so that it hits everybody somewhere.

But what I want you to do is to consider what habits is God calling me to put into my life today? Here's a couple that I would give to you.

First off, I think it's important to discover what you're at. Like Andy Stanley said, you should be a knowing where your money isn't going, right? He said that.

I think it's really important for you to know where your money's going and to discover how generous you actually are. Christians statistically overestimate by double the amount of how generous they actually are.

And so not everybody, but if someone says they give 10%, they probably give 5%. If someone says they give 4%, it's closer to 2%. Again, not everybody, but overall.

And so after discovering that, what would it look like for you to make giving the first line in your budget? To operate with that first fruits mentality that I will give no matter what I have, not my leftovers, but from the very first.

[illegible]

What if, if the Lord's blessed you, you can make the church your largest monthly payment and see what God does. But that's the challenge this week. Those are four. There's a few more in the back of the book, but pick a habit this week and do it. Do it. It's the best way to dethrone an idol.

And what I love about our God is how good he is to you and to me. That when I was walking away from him, that when the Israelites were worshiping a golden calf, and that even when the rich young ruler walked away sad, that in our brokenness, God doesn't walk away from us. He walks toward us.

And he sent Jesus into this world to die on a cross, to pay for your sins, to dethrone those idols and to put them where they belong. And he paid with a currency far more valuable than golden calves and golf head covers and dollars and cents.

He paid with a currency of his blood. And he did this for you so that you wouldn't have to live with other idols and to live for less than what he's put you here to live for.

Because many people have served money and served the world and gotten it all and found emptiness at the end. And God is here to bring you fullness. He always has.

And so don't walk away sad, receive it and see what God does. Will you pray with me? God, thank you for who you are and how generous you've been.

Today, God, we confess that we struggle with idols. I'd like you to pause for just 10 seconds and I'd like for you to name in your heart what your idol is, what your idols are. Name it, recognize it. It's the thing that your money goes to most, the thing that your heart is pulled to most.

God, that pales in comparison to you. It is a shadow at best and we let that go today. We receive your grace.

And Lord, as we let go of that idol, we surrender to your will. Make us into the generous people you call us to be. You have my heart, it's yours.

And all God's people said, amen.