

# The Means to Do It

Well, it's good to see you guys this morning. If you have a bible with you, go with me to the passage we just read: **Deuteronomy 24**. If you're new, this is week 3 of a series we've called *Give Like God*, where **we've been exploring how God's generosity towards us, in turn, makes us into generous people**. In week 1, we studied Jesus' very counter-cultural statement that "life does not consist in the abundance of our possessions." In essence, more money and more stuff does *not* equal more life—at least not *true* life. And then *last* week, we talked about what theologians call **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. That's where we've been so far.

*This* week, I want to close things out by getting very **specific** about how we approach our finances, in order to make generosity possible. But I want to do that by looking at a somewhat random passage in the Old Testament about how to manage your crops. Now, I highly doubt that many of you came in here this morning wondering what the bible says about how to manage your crops (although this is east Tennessee, so I probably shouldn't rule that *out*). But still, I think this passage is actually pretty relevant to how you and I think about money and possessions. Perhaps *surprisingly* relevant, even. But we've got to do some work to unpack it first.

So pick it up with me in ch. 24, v. 19:

*[19] When you are harvesting in your field and you overlook a sheaf [we've all been there, overlooking sheaves and such], do not go back to get it. Instead, leave it for the foreigner, the fatherless and the widow, so that the Lord your God may bless you in all the work of your hands. [20] When you beat the olives from your trees [as I'm sure we were all doing just yesterday], do not go over the branches a second time. Leave what remains for the foreigner, the fatherless and the widow. [21] When you harvest the grapes in your vineyard [okay a vineyard—now we're talking], do not go over the vines again. Leave what remains for the foreigner, the fatherless and the widow. [22] Remember that you were slaves in Egypt. That is why I command you to do this.*

Alright—everybody crystal clear on how this passage applies to us today? Likely not, right? And this passage even brings up a *bigger* question: from a bible reading perspective, what should we do with passages like this one when we come across

them? What in the world would this mean for us, in the twenty-first century—with no sheaves, no olive trees, and no vineyards? This morning, I want us to see if we can figure that out. So let's see if we can wrap our minds around what is being said.

First, **as Marcus mentioned a couple weeks ago**, in a lot of ancient cultures (including the one Deuteronomy is written into), **land and crops** were essentially the same as **money**. **Which meant if you owned land, and crops were growing successfully in that land, you were in good shape, financially speaking.** So in *this* passage, God has in mind people that have *some* degree of wealth. Not necessarily *crazy* wealthy—just some degree of financial stability. Probably similar to many of us in the room today—or at least similar to the *families* a lot of us come from.

**So if you were one of these people who owned land**, when you harvested from fields that you owned, you would instinctively gather as much as you could in each trip. So if it was *olives*, you would go through and bring in as many *olives* 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 it was all gathered. **Because if crops were your income, you wanted to squeeze every last dime you could out of your income, right?** You wanted to *maximize* your profits. I mean, why *wouldn't* you do that? Otherwise, everything you leave out there in the fields is just *unrealized* income. It's money you *could* have in your pocket, but *don't*. So **the normal way of doing things would be to go back out as many times as it took until there was basically nothing left on the tree or the vine.** That'd be the most logical thing to do.

But **God comes along and says** to *his* people, “you know what? Don't even go back out a *second* time. Gather as much as you can in *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 by and have it. Don't *gather* as much as you possibly can. In fact, intentionally gather *less* than you can and leave the rest for whoever needs it.” Now, from a business and finance perspective, that's kind of perplexing advice. **Like, imagine you own a restaurant here in Knoxville, and someone with business experience comes in as a consultant and says, “here's what I want you to do. Every night from 5:00-7:00p, charge people normal prices for their food. 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 to such advice? You would laugh in their face. Loudly.** But that's not too far off from what God is recommending here. Who does business this way? Who thinks about their money and

their income this way? This is absolutely bizarre from a *business* standpoint. But God says “this is the way I want *my* people to view their wealth.”

And to that you might say, “okay. **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.” (Although if one of you do have a vineyard, holler at me—I’m actually in the market for a friend with a vineyard). But the question might be, “what can I glean from a passage like this one?” Here’s what I would like to submit to you as the answer: although we may not do it in exactly the same ways as they did then, we absolutely have the same tendencies today. We *still* try to squeeze every last penny out of our incomes. We still try to “gather” every bit of income we can for ourselves. **It happens in different ways today, but it still absolutely happens.** Let me try and prove it to you.

Something that’s *fascinating* 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.<sup>1</sup> That means, without counting retirement funds, that **a person who has worked from age twenty has managed to save less than six dollars per year.** So **why is that?** How can we be so financially *wealthy* and yet so very *bad* at managing our wealth? I would argue it’s because, for most of us, **we push our income to its absolute limits.** If I get pre-approved for up to a \$300,000 home? Cool, I’ll buy one for \$299,900, plus closing costs. If I can afford \$1200/mo rent? Cool, I’ll rent a place for \$1200, not including utilities (because I’m sure that money will come from *somewhere, right?*). We prefer to push our income to its *absolute limits*. We want to enjoy the *maximum* that our income will allow us to have, and then maybe a bit more on a credit card.

As **an example**, I still remember, years ago, going car shopping by myself for the first time as an adult. So I went into it knowing that between savings and what I was comfortable with on a very small car loan, I could afford something like \$11,000 on a car. So I went to a car dealership—and they had me fill out some paperwork. I gave them my annual income, my basic expenses, that sort of stuff. And then they came back with a piece of paper that said “you’re approved for up to a \$28,000 car loan on your income—you can buy any car on our lot!” (Keep in mind this was quite a few years ago). So I called my dad and told him the good news—I was about to buy a \$28,000 car! And then my dad quickly explained to me that that’s not actually the amount I could feasibly afford—that was the amount they *wanted* me to spend. That was the amount I could buy if I wanted to push my income to its limits, and run a pretty good risk of getting that car

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<sup>1</sup> Ron Blue, *Master Your Money*

repossessed in the near future. But often, this is just the *assumption* our society operates on.

And we don't just think this way with cars, but with most everything else too. It seems like most everything can be on a **payment plan** these days. Furniture, cell phones—even basic *clothing* items. I've been seeing more and more retailers lately offering a service called *Afterpay*. Essentially, it enables you to buy things as simple as clothing on a monthly payment plan. It's basically modern layaway—except with layaway, you had to wait until you could pay for it to get the stuff. With *Afterpay*, you don't have to wait. So stores like Urban Outfitters and Anthropologie use apps like this. You can buy a nice jacket or something, pay for it with Afterpay, and then pay it off in installments.

Now, **nothing necessarily wrong with that**, depending on what the item *is* and how much you *need* it. But here's what stuck out to me—you can do payment plans 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 on a payment plan, you probably shouldn't buy that item **unless it is absolutely necessary**. Or *at the very least*, you shouldn't be shopping at somewhere like *Anthropologie*. \$35 at Anthropologie buys you like one pair of socks, optimistically. But here's **my point**. All of this—payment plans included—are 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 *luxury* items I can possibly own on what I make? Because *that*, obviously, is what I need to have. We push our income to its *absolute limits*.

Generally speaking, the way we operate as Americans 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. It *outpaces* it. But bare minimum, our standard of living generally 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 *expand* to match the money that we make. This is just how we tend to operate, and we don't even think much about it. It just seems like that is how life should work.

But **the result** is that over time, things that should be *wants*, transform into *needs*—at least in our minds. **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 Ana and I first got married, I had just gotten my first full-time job at a church. I was

making a *whopping* \$24,000 a year. In general, I would not recommend going into ministry for the paycheck it offers. But that's what I was making: \$24,000 a year, *before* taxes. At the time, my wife Ana was *apprenticing* at a hair salon. *Apprenticing*, for those unfamiliar, is a very fancy word the hair industry uses when they want someone to work a lot for them without paying them anything whatsoever. So for our first year or so of marriage, we were living off of \$24,000, before taxes. And make no mistake about it, things were *tight* financially. But you know what? We had *everything* we needed. Neither of us had to skip any meals, we had clothes on our back, we had a roof over our heads, we could pay all our bills on time—we had everything we needed.

Alright, fast forward a **little over a year later**. Our income had increased *substantially*. I had gotten a raise or two, Ana was working full-time and making more money than I was—so our income had *at least doubled* from that \$24K a year. And *yet*, when we were looking at our budget during that season, every single month, the thought was “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* true—at all. That was a *factually inaccurate* statement. I know it was factually inaccurate because we had lived off of \$24,000 for an entire year. It was actually *incorrect* for us to think we didn't have everything we needed.

So **what happened?** Why was \$24,000 a year *enough* at one point and *way more than* \$24,000 *wasn't* enough later on? **It was because our standard of living had changed. What we thought we needed had changed. It had increased alongside our income.** We had decided that certain things were *needs* that weren't in reality. There were things that we *added into* our life at some point because we had the margin to, and then as time passed, we 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?

Okay. 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* having, 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 going *out* to eat for lunch most every day. Maybe it's a certain brand name of clothing or an *amount of new clothing* you buy each year.** They may not be bad things, per se—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 thinking that way may *feel* harmless to you.

But here’s what I want you to see: it *isn’t harmless at all* when it prevents generosity. Because here’s what happens: **when we’ve pushed our income to its absolute limits, and an opportunity for generosity presents itself, our response in those moments is generally to conclude that we just *can’t* be generous.** 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 that we *can’t afford* to be generous. But in reality, it’s just because **we’ve set our budget up 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. Am I making 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. When we say “I can’t be generous,” do we mean we actually *can’t*? Like, **do we mean we literally don’t have the ability to be generous and still have our basic needs met in life? Or do we 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 three new pairs of shoes this season?” Do we actually mean “I can’t afford to be generous and still afford this \$170/mo cable package with all the sports channels”? There may be some 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. But I’d be willing to bet for a lot of us, what we *actually* mean when we say that, is that **the standard of living we’ve decided on does not allow for generosity.** And that’s different. Does that make sense?

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 people back *then* were doing with their *fields*. And really, what *we’re* doing isn’t just like going back to gather crops a *second* time. It’s more like 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? **Though there’s 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. Let’s look back at the passage one more time. But *this* time, I want us to read it from the ESV translation, because it’s a bit more of a literal, word-for-word, translation. And reading it that way actually *reveals* something more clearly about what is being said in the passage. I’ll have it up on the screen for you, just in case you only have an NIV on you. Starting again in v. 19:

*When you reap your harvest in your field and forget a sheaf in the field, you shall not go back to get it. [Notice this part...] **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. When you beat your olive trees, you shall not go over them again. [Again here:] **It shall be for the sojourner, the fatherless, and the widow. When you gather the grapes of your vineyard, you shall not strip it afterward. [One more time...] **It shall be for the sojourner, the fatherless, and the widow. You shall remember that **you** were a slave in the land of Egypt; therefore I command you to do this.*******

So **there’s a bit of a refrain** in this passage. Three separate times, it says that the “extra” left in the fields is “for” the sojourner, the fatherless, and the widow. It’s *for* them. So *instead* of God’s people gathering everything they can from their fields, *instead of* pushing their income to its *limits*, **they should leave the extra in their fields for the sojourner, the fatherless, and the widow.** Now, notice: it doesn’t just say that it would be *nice* to give it to them. It doesn’t just say that they should *consider* sharing it with them *if they feel so led*. It says that the extra in the fields is actually for those groups of people.

In other words, in God’s eyes, **my extra rightfully belongs to those vulnerable groups of people.**<sup>2</sup> // Now let’s just be honest: that idea *messes* with us a bit doesn’t it? Because that means God is saying that *some* of the stuff in *my field*, that I planted, and watered, and grew—that that stuff is *for* someone else? Those sound a little like fightin’ words to us self-made Americans, doesn’t it? But **that’s what the text says. According to**

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<sup>2</sup> 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*.

**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 in need*. The passage mentions the “sojourner,” the “fatherless,” and the “widow.” 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*. The sojourner. The orphan. The widow. In our day, the refugee. The foster child. The single parent. The *homeless*. Those stuck in destitute or generational poverty. One way or another, **there are people in our world with less than us, many who are in need. And God says, point-blank, some of what you and I have is for them.**

And the passage **doesn't just say** “be generous to those people **when those needs come to your attention.**” It says leave your fields ungathered in *advance for them*. This is why we say to y'all often: *budget for generosity*. Don't just say “I'll be generous when the time comes.” No, *plan to be generous*. Have an amount in your monthly budget that you're not allowed to even *touch* unless it's to bless somebody else with it. *That's the principle at play here in Deuteronomy*. That's what it looks like to see that money as being *for others. For generosity*.

And lastly, **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 entirely too short**, for those not familiar with what was just said: God's people were once all enslaved to Pharaoh in Egypt. In other words, *they were* the foreigners themselves. But God, by his grace, rescued them out of slavery, led them through the wilderness into freedom, and generously provided them with everything they needed along the way. **That's the story that this verse is encouraging them to remember.** Which means *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 they've been provided for.* He's asking them to respond to *his* 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 foreigner, because remember? *You were a foreigner, and I provided for you.*" God's generosity is the motivation for their generosity.

And 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 grace.** It's one thing for us to say things like "God provides." **Any of us can say that. It's another thing entirely to live as if God provides.** As if he *has* provided. **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.

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 at your current income level, even though you could.** It's learning the art of saying "I would love to live *this way*, but I actually only need to live *this way*." And practically speaking, **here are a few suggestions on how you might want to accomplish that.** Here are some ideas of ways to **curb your standard of living** as a follower of Jesus:

First, if you're taking notes, I want you to write down this equation. When it comes to your budget, **income - mandatory expenses - generosity = 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).

Then **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?* **Before I spend money on things I don't even need, who has needs that I can help meet?** 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 general principle: if you're a follower of Jesus, **your standard of living should be lower** than a person who makes the same amount of money as you, and *doesn't* follow Jesus. If there's a person you work with who you know makes about the same amount of money you do, all other things being equal, **your house should probably be a little smaller than theirs. Your car should be a couple years older, little bit less impressive than their car.** There might be some exceptions and caveats to that, but generally speaking, I think it's a helpful principle. 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 in your standard of living.

Another thing you may want to consider is what's called **"graduated" generosity**. One pastor I follow, 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 automatically 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 determines how much money he will give away using Jesus' template of **"loving your neighbor as yourself."** He uses that as a *guide* of sorts. 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* each month, that means I should be giving away at least \$75 to others too.

Now again, 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 lives. 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.

And on that note, I've got one more thing for you. While we're on the subject of suggestions, I want to give you one more to consider: **your coat**. And I do actually mean that literally. Let me explain. **Most of us walked in this morning wearing some type of coat or jacket. And I would guess that for at least the *bulk* of us, that is likely not the only coat we own. For most of us, we have multiple coats. We have a thicker one and a thinner one. We have a waterproof one and a not-so-waterproof one. We have one in blue and one in black. We have a business casual one and a sporty one. Or whatever the breakdown is. But **probably for *most of us***, the jacket we wore here this morning is ***not the only one we have***. We have multiples. Which means that for many of us, the coat we walked here in this morning is, by definition, our "extra."**

And even if it *is* the *only* coat we have, a lot of us have the ability to swing by Target, or Old Navy, or somewhere even nicer than that, on the way home, and purchase a new coat. And for many of us, doing so would not have much of an impact on our bottom line this month at all. Because we have "extra" in our income to be able to do that. Right? // Okay, **by contrast though**, this morning, a lot of us brought coats this morning to be distributed to the homeless in our city via Knox Area Rescue Ministries. Part of the reason we did that is that as of our last conversation with them, they are somewhere around **1200 coats short** of the amount they normally like to have for getting people they help through the winter months. There are people living on the streets of Knoxville right now who may have to go through the winter without *any* coat at all.

So **here's my pitch** to you. What if this morning, you were to take *your* coat, and leave it here for them to have? Doing that would mean that you would leave here a bit *cold*. You would be cold for the couple minute walk to your car, and then you would get in your heated car and drive home to one of your other jackets. Or if you don't have another one, to Target where you have the ability to buy another one. But there are people in our city, right now, who don't have the ability to do any of that. So what if you gave *them*, yours?

Now, I want to be very clear: **you don't *have* to do that**. Maybe you really *like* the coat you wore here and you don't *want* to give it away—that's totally fine. You can go to a store and pick up a jacket you *aren't* attached to, take *it* to KARM, and it will likely be just as helpful to a person on the streets. That's great. But I wonder if taking the coat off your back, off of your seat back, and giving *it* away, could be a powerful way to immediately, practically apply the things we've discussed throughout this series: that life does not consist in the abundance of my possessions. That everything I have is ultimately God's

anyway, and therefore I should do with it what *he* wants me to do with it. And that ultimately, some of our “extra” is for those who truly need it. I wonder if that wouldn’t be a tangible, memorable way of obeying Jesus in this area of our life.

Again, not doing this to shame or guilt anybody into anything. You can walk out of here this morning still wearing the coat you came in with, and nobody is going to look at you and judge you (and if they do, they’re wrong). But if you feel so led, maybe you walk out of here *without* a coat, and leave your coat for someone who needs it even more than you do. Just one suggestion this morning of how we might obey Jesus this morning.

So we’re going to conclude this morning as we always do. By singing and celebrating Jesus together. By going to the tables to take communion, where we remember the sacrificial generosity of God himself by sending Jesus to the cross on our behalf. **And as we do that, there will be some plastic bins up here by the stage.** And maybe for some of us, as we approach the tables, we lay down our jackets on the way for someone who needs them. And then we take communion, as a reminder that what we’ve been *given* in Jesus is far more than he’ll ever ask us to give.

Let’s pray together.