

# The Means to Do It

Well, it's good to see you guys this morning. 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, in turn, makes us into generous people**. So the *first* week we looked at 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. And then last week, we 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. Simply because it's his in the first place.

This week, I want to continue getting very specific about how we approach our finances to make generosity a possibility. So for that, let's take a look at Deuteronomy 24, starting in v. 19. Hittin' up some Old Testament in this series, trying to keep you guys on your toes. But let's just read the whole passage all at once, and then we'll go back and talk about it in a little more detail. Warning: this passage may seem a little (or a lot) 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 ya 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 [vineyards—now we're talking], 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 crystal clear on how this passage applies to us today? Okay, let's pray together as we close... Kidding. But on a serious note, what should we do with ancient passages like this one when we come across them? What in the world would this mean for us? I want us to see if we can figure out what these ancient laws 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 unearth it all.** 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. **Which meant if you owned land, and crops were growing successfully in that land, you were doing pretty decent financially.** So in what it says 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 a lot 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 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 it was all gathered. **Because if crops were your income, you wanted to squeeze every last dime 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 don't. So **the normal way of doing things would be to go back out as many times as it took until there was nothing left on the tree or the vine.** That'd be the most logical thing to do.

But *God* comes along and says to these 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, imagine you run a business, and somebody came to us with this type of financial advice. So 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 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 to such advice? I would laugh in their face. *Loudly*. But that's not too far off from what *God* is describing 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."

"Okay," you might be thinking, "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?" Well, that's a *great* question—I'm so glad I pretended that you asked it.

So here's what I would like to submit to you: 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.

First, 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? Well I would argue that's because, for most of us, **we push our income to its absolute limits.** If I get pre-approved for up to a \$180,000 home? Cool, I'll buy one for \$179,900, plus closing costs. If I can afford \$900/mo rent? Cool, I'll rent a place for \$900, 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, right after I had gotten my first full-time job, I went car shopping. So I went into it knowing that between savings and what I was comfortable with on a very small car loan, I

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

could afford something like \$11,000 on a car. So I went to a car lot (the first time I had ever done that alone)—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!” And I turned it over and looked at the monthly payments for the different price ranges. And even as young as I was, with the very little wisdom I had, I was like, “probably the stupidest thing I can do right now in my life is buy a \$28,000 car.” And I was thankful that I had had people in my life coach me up on finances so I knew to respond that way. But plenty of people *don’t* respond that way in those situations. Plenty of people are out there right now buying the nicest car they can possibly buy and often end up paying it off for the rest of their life.

And we’re not just doing this with cars, but with most everything else too. It seems like most everything is on a payment plan these days. Furniture, cell phones—even basic clothing items. I read last week that more and more people are choosing to pay for items with an app called *Afterpay*. Have you guys heard of this? So it’s an app that essentially fronts the money for a purchase up front, and enables you to pay it off on a monthly payment plan. So stores like Urban Outfitters and Anthropologie are testing this out. 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 it 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 *Anthropologie*. \$35 at Anthropologie buys you like one pair of socks.<sup>2</sup>

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 afford to own on what I make? Because *that*, obviously, is what I need. We push our income to its *absolute limits*.

Generally speaking, the way we operate 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. But for the bulk of us, I think 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. 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 Ana and I first got married, I had just gotten my first job ever at a church. I was making a *whopping* \$24,000 a year. Turns out ministry isn’t a great way to get rich, at least for most people. 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 you use when you want someone to work a lot for you without paying them anything whatsoever. So for our first

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<sup>2</sup> You might think I’m kidding about this. I’m not:

<https://www.anthropologie.com/shop/coral-dots-crew-socks?category%3Dshoes-socks-tights%26color%3D006&sa=D&ust=1543428919847000&usg=AFQjCNGJdKrijgBMDLa5rZ3OrPx7fwvf3vg>

year or so of marriage, we were living off of \$24,000, before tax. And make no mistake about it, things were *tight* financially. But you know what? We had *everything* we needed. None 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 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. So 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? **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 past 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?

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. 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 happens: when we’ve pushed our income to its absolute limits, and an opportunity for generosity presents itself, and our response in those moments is 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 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. 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 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 \$150/mo cable package with all the sports channels”? 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. 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.*** 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 that 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? ***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. 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 we talked back in March of this year about how these people groups belong to what theologians call “the quartet of the vulnerable.” I won't unpack all of that in detail again 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 they should *consider* sharing it with them *if they 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.<sup>3</sup> 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,

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<sup>3</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*.

and grew—that that stuff is *for* someone else? That sounds a little like fightin' words to us self-made Americans, doesn't it?

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 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.

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 God provided for his people.** 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.

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 you might want to accomplish that. Here are some ideas of ways to curb your standard of living:

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 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. 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 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 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 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.

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.