**Eternal Life Insurance — By Sonia Perez**

[Editor’s Note: This sermon commences with a skit.]

Why not trust God?

Today I don’t want to talk about the popularized media stories, rather I will continue to focus on something with a bit more substance and truth: the topic of stewardship, as introduced in the thought-provoking segment of the Eternal Life Insurance Show. Specifically, how we spend and use our money and resources. Now don’t change the channel; I just need a little bit of your time to explain, and hopefully, it will make a difference in the way you think. I won’t take more than, let’s say 10 percent of your time.

Have you ever thought of why it’s so hard to trust God and commit to paying our tithes to our local church? I am sure some of you may have valid reasons … excuses.

Let’s talk about that. I have heard, as we just heard on the Eternal Life Show, that people don’t trust where the money goes. And they may be right; I have seen the sales of private jets to pastors of our church skyrocket in the last 18 months. Must be those late Wednesday night prayer meetings. Or how about those mission trips that we hear so much about. This location should be just fine for VBS. We can serve freshly squeezed mango juice during snack time. Perhaps you never have heard of the building fund that our money goes to. You know the recent upgrades in the bathrooms and baptistry were a bit excessive.

Or, let’s say that your excuse isn’t where the money goes, but maybe that you don’t make enough money. We HAVE all our priorities straight and there STILL isn’t enough room for balancing 10 percent of our money to go to God. I mean, how will I ever get through my day without my essential morning medication. Or how about the real, bare essentials? I am sure that we have our priorities straight when it comes to our methods of communicating. Some things are non-negotiable, and I am sure we can all relate. How would we talk on the phone without the latest technology every year. No matter what the cost, we have got to have it!

But seriously, can we look at our lives and realize that some things we may be okay sacrificing? I believe if we take a deeper look within ourselves, we will figure out what is important in our lives. An evaluation of our wants and needs will become clearer to us, and we will see where we might be wasting money, more than being productive.

Speaking of wasting money, as consumers, I truly have to scratch my head at some of the products we buy, AND NEVER USE! Or the items we choose to hoard in excess. How many of you have a junk drawer? How many of you have a junk room? What are the strangest things in your home that you have a collection of? One crazy collection I have are plastic bags. I even have to store them in a closet in a duffel bag. My excuses for keeping them? I use them for trash bags, and besides many stores charge for them now! There is nothing wrong with buying or keeping products that baffle even your closest friends, if you use them. However, whenever we are tempted to waste, we should instead think about how we can use what we save to spread grace.

When the people of Israel left Egypt, they were dependent on God for their basic needs. There are many ways He could have fed His people, but He chose to send manna from heaven with clear instructions on how to collect it. There were clear instructions on how long it would last. However, even after they were given manna, they complained and wanted something new. Granted, they had been eating manna for breakfast, lunch, and dinner for about two years. I can understand how a little variety would be craved in one’s diet.

So God again gives them what they want and sends quail. However, even after God gives them what they ask, in abundance, more than enough, they still want more. They become gluttons.

Numbers 11:32 tells us that the people spent all day and all night, and even the next day gathering the quail. But Numbers 11:20 tells us that the quail was going to be given for a whole month. They ate so much that they got sick and died because of their lust and greed over the meat, because they kept wanting more. We, too, can become sick on our abundance. We, too, can become greedy with what should be *our* tithe. We worked hard for our money, after all.

Malachi 3:8 questions if we would rob God. That sounds harsh, doesn’t it? I thought so, too, until I realized I have products I never use such as a treadmill whose purpose is to hang my laundry. Yet I don’t want to return my tithe to God? Everything I have comes from God. Why not trust Him?

In Deuteronomy 28:8, God promises to bless our storehouses. “Why do I waste what He gives me on useless objects?” Whenever we are tempted to waste, we should instead think about how we can use what we save to spread grace.

It is so easy to see ourselves like Israel saw themselves: The Special People of God. It is so easy to see ourselves without seeing our mission to reach others. It is so easy to not see that our tithes do spread the gospel.

We are also gifted and blessed by God. But with that blessing, there is further opportunity for blessings and to bless others. Whenever we are tempted to waste, we should stop and think about how the things we save can spread grace.

God’s original plan was for His people to be a light to all the nations, and that everyone would see how blessed His people were that they would come to them and therefore learn about God. However, His people disobeyed and chose instead to live their lives like the other nations. God’s people wasted their calling. They were distracted by what they thought they needed. But God did not give up on them. His people were called to be missional. This means they were to go out into the world and share His message of grace. So instead of wasting their lives on only themselves, His people would spread grace. Again, spreading grace, not waste.

Growing up as a Seventh -day Adventist, I thought we were supposed to be a distinct and peculiar people, who by our actions and list of don’t’s would attract everyone to our church. Oh, I would hand out lunches to the homeless, volunteer at a soup kitchen, organize food at a community center, or sing at a retirement home. But was I spreading the gospel? I knew I was supposed to do good deeds, but was I making a lasting impact?

We, as God’s heirs and stewards, are responsible with the resources God gives us. He expects more than paying back or returning of our tithes and offerings. Offerings may help your local church. However, He wants us to strategize to multiply our resources. We are called to multiply or mentor other people (also a resource) to spread the gospel. Tithe is the one request that I see as specific for spreading the gospel.

Tithe helps teachers, pastors, and evangelists all over to share Jesus with the world. This is how we multiply our influence, time, and money to change the world. God is a steward of grace; as His people, we are called to show grace to people locally and globally. When God says we are the light to the world, our money that we give in tithes helps illuminate His Word to those in darkness. Whenever we are tempted to waste, we should instead think about how we can use what we saved to spread grace. We think our money doesn’t make much of a difference, but the story of the feeding of 5,000 tells us otherwise.

In Mark 6:30-44, we learn that Jesus goes to a secluded place to rest. However, when He sees a crowd, He feels compassion on them, for they were like sheep without a shepherd. Late in the afternoon, the disciples notice a problem and bring it to Jesus. It is late. They are in a remote, desolate place with a multitude of people who need something to eat. Jesus is the fulfilled Davidic king promised to take care of the sheep of Israel, referenced in Ezekiel 34:23-24.

Like Moses in the wilderness leading a group of hungry people, Jesus is caught in a multitude of hungry people. In Exodus 16, God provided manna for His leader Moses and the Israelites. Jesus is the new Moses! Will He also be able to feed a multitude? The disciples have their own plan.

In Mark 6:36, the disciples suggest that Jesus send the crowds away so they can find and buy themselves something to eat in the nearby farms and villages. How does Jesus respond? Mark 6:37 says Jesus said, “You feed them” (NLT).

This is discipleship and mentorship.

Mentorship: The disciples participate in experiences Jesus did. “You feed them.”

Life lessons: God asks us to take part in changing or impacting the world.

Social justice: We are a “small” piece of the larger puzzle. God wants us to take part in the miracle. He wants us to spread grace, not waste.

However, the disciples want to know with what should they feed the people.

John 6:5-8 tells us that Jesus turns to Philip, knowing already what He was going to do, and asks “ ‘Where can we buy bread to feed all these people?’ ” Philip replies, “ ‘Even if we worked for months, we wouldn’t have enough money to feed them!’ ” (NLT). Mark 6:38 mentions Jesus asks, “ ‘How much bread do you have?’ “ And then He tells the disciples to “ ‘go and find out’ ” (NLT). John 6:8, 9 notes that Andrew then speaks up, “ ‘There’s a young boy here with five barley loaves and two fish. But what good is that with this huge crowd?’ ” (NLT). How does Jesus respond? In Mark 6:39-40 (NLT), He says to tell everyone to sit down. He tells the disciples “to have the people sit down in groups on the green grass. So they sat down in groups of fifty or a hundred,” like the Mosaic camp found in Exodus 18:21. Jesus takes, blesses, breaks, and gives the bread to His disciples to pass out to the people.

In the end, all are satisfied and 12 baskets are left over, symbolic of the 12 tribes of Israel. When we give what we have, there is enough for everyone. We then spread grace, not waste.

God trusts us with resources and asks us to invest them for the greater good. Why not, in turn, trust God? In God’s hands, our little can multiply. But God is calling us to do more then return offerings and tithes. He wants us to impact the world. How can we take what God has given us and make the biggest difference?

When I was in high school, I had odd jobs. I worked at my school in which tithe was automatically taken out of my paycheck, and I worked telemarketing for an insurance company. I never paid tithe on the insurance job, because honestly I really didn’t think my measly salary would make any difference. Let everyone who makes more money return tithe, I figured. However, in this feeding of the 5,000 story, we can learn a valuable lesson, if we are willing to trust God.

God used a child’s lunch; his measly resources fed many. No excuses that this is all we have. God can use whatever we have, no matter how little to satisfy everyone and even have leftovers. The disciples were mentored and were participants in a miracle. Jesus would have loved for them to do the miracle themselves, “ ‘You feed them,’ ” but He helps them step by step. They would never forget this experience. Twelve baskets, 12 object lessons to teach them that God will provide. We have a responsibility to use what God gives and strategizes to multiply it and reach all of God’s children. Part of stewardship involves profit, multiplication. The gospel is not just for us. Our money is not just for us. Our resources, our time is not just ours. God has a greater calling for us. As God’s children, we are called to reach out and give to people we have never met and maybe don’t even agree with. In Matthew 28:19, 20, all nations are to be blessed. Jesus wants us to bless everyone, not just the people in our family or in our church. When tempted to waste, instead, stop and think of a way to spread grace.

Growing up I didn’t understand that. The assumption was we needed to send missionaries and money to far off countries like Africa. So my worldview was that our money—mainly my offerings—were needed in Africa, especially since we used to sing a song about this often. But no one told me how to budget this out or why this was even important. All I knew was that I had a responsibility to share what I had and trust God and whatever treasurer was accounting for my money. “Why is this my responsibility,” I wondered? “Why doesn’t everyone just take care of their own needs?” “Don’t we have enough challenges in our own country, in my own church, and in my own home?” “If I am giving money, why not keep it to take care of local needs?” “What responsibility do I have globally?” “Is this selfish thinking?” “Is this similar thinking to the Jews of Jesus’ day?” The Jews felt the Messiah was promised to them, not the Gentiles or the Samaritans, nor their enemies. When tempted to waste, instead, stop and think of a way to spread grace.

Yet there is an interesting story in Matthew 15:22-28 (ESV), in which Jesus encounters a Gentile woman who calls Jesus “ ‘O Lord’ ” and “ ‘Son of David,’ ” seeking healing for her demon-possessed child. Jesus responds, “ ‘I was sent only to the lost sheep of the house of Israel.’ ” Remember, Jesus is the promised Shepherd and Davidic king. This woman comes to him and kneels before him saying, “ ‘Lord, help me.’ ” He then says to her, “ ‘It is not right to take the children’s bread and throw it to the dogs.’ ” She responds, “ ‘Yes, Lord, yet even the dogs eat the crumbs that fall from their masters’ table.’ ” Jesus rewards her answer and faith by healing her daughter instantly. In this conversation, Jesus seems to be referring to the feeding of the 5,000 and the little boy’s lunch that fed a multitude of Jews. The people were not only spiritually fed by the gospel that day, but also physically fed.

Do the Gentiles deserve that same blessing from Jesus? The woman humbly asks for whatever crumbs could be offered. Who are the Gentiles to us today? Who are those who are in need of spiritual and physical nourishment, locally and globally? Who are the people who God is calling us to see as included in who He stepped down from heaven to save? Who needs to know that His love includes even them? Who needs us to spread grace, not waste?

When we have little, being God’s steward may seem challenging in an uncertain world. We have our own bills. Why should we care about other people? But this is who we are called to be, entrusted with caring for self, the church, and the global community. When we embrace who we are, we see and act differently. When tempted to waste, instead, stop and think of a way to spread grace.

When I give, I receive so much more in return. Become God to others. Play the role. Just as in the feeding of the 5,000, we can also experience that whenever we partner with God; we always have enough for ourselves, others, and leftovers. There is no excuse that what we have is too little.

My friend, Heather Dobbs, learned a valuable lesson I want to share with you. This is from her Facebook post, in which she describes a conversation she had with her husband, who is nicknamed Q. Heather wrote:

“I think my closet is too small. Q thinks my closet is perfectly fine…but my wardrobe is too large. Either way, there’s no room for anything else in there. So, recently, when I was tempted to buy a new dress, I took the money instead and sent it to Hawa, a child we sponsor in Tanzania. A few days ago, I got a photo and thank-you letter from her. Her family was able to buy two goats with that money. And, as it turns out, I bought a dress after all—the pretty, purple one Hawa is wearing in the photo.”

When Heather was tempted to waste, she chose, instead, to stop and think of a way to spread grace.

Finally, during the Passover meal, Jesus shared with His disciples the same words as those found in the feeding of the 5,000. Matthew 26:26 reads, “As they were eating, Jesus took some bread and blessed it. Then He broke it in pieces and gave it to the disciples, saying ‘Take this and eat it, for this is my body’ ” (NLT). “Takes,” “blesses,” “breaks,” and “gives” describe the communion we share, remembering the life Jesus lived and His death and sacrifice. Jesus’ sacrifice is for everyone. His grace is sufficient for everyone. He will return to share this symbolic meal with us one day soon. When we share this promise with the world, we finally spread grace, not waste.

The challenge for you and me is, “When tempted to waste, instead, stop and think of a way to spread grace.”