

Stewardship Sabbath Sermon – November 2025

“Assets and Motives”

By Pastor Karl Haffner

Maslow’s Hierarchy

Have you ever heard of Abraham Maslow’s Hierarchy of Needs? Anyone who’s ever taken an Intro to Psychology class surely has. It’s a theory of motivational behavior.

According to Maslow, we first strive to fulfill our physiological needs. We must have air and food and water and chocolate before we worry about anything else. So, first, we address the physiological needs.

After the physiological needs, what comes next in our hierarchy of needs? According to Maslow, the second tier of needs is safety—order, security, and so on.

Next, we strive for love and belonging. Then we try to achieve esteem. This builds to highest human need and leads us to our final question:

What need is at the pinnacle of Maslow’s pyramid? Answer: Self-actualization. As you develop, you climb to this level. This is where you enjoy your life. You enjoy your competencies and your relationships. You can explore mystery, morality, creativity, and so on.

I bring this up because today we’re going to talk about the levels of motivation for managing our resources. When it comes to our assets and attitudes, we all mature through various stages of development.

In a Maslow-like pyramid, we start at the bottom with the most basic of motivations for giving money to God's work.

First Level: Self-interest

The first level of motivation for giving to God's work is self-interest—raw self-interest.

In the early days of the new church that a pastor was assigned to plant in Seattle, they were really struggling financially. Since the congregation was comprised almost

entirely of college kids, they did not have much money. Sometimes they wondered if they were going to survive.

That's when one of the young adults attending a board meeting came up with a novel suggestion on how to fix the financial flat tire. He said, "What are our expenses each week?"

The pastor said about \$1,000.

"Okay, what's our attendance?"

He estimated around 50 people.

The young man said "Okay, let's sell tickets. In order to come to church, you have to pay \$20."

The motion died for lack of a second.

His reasoning was simply that a lot of us join organizations and we support them for self-interest purposes. If you're going to join a country club or a tennis club or a sailing club or whatever, you support it financially because you know that if you stop paying, then the doors are going to close. So, it's really just a self-interest deal. The mentality here is, "You gotta pay to play."

So, as far as I can tell, the Bible knows nothing of this type of giving. There's no passage that you can point to in Scripture that would give credence to this bottom-level motivation for giving. Nevertheless, some people give strictly out of self-interest; their offerings are simply dues.

Second Level: Obedience

The next level of motivation for giving a portion of your earnings to God's work is about spiritual obedience. At this level, a person gives to Kingdom work because God commands us to give.

Consider this story in Matthew 8: 5-9 (NIV)*:

When Jesus had entered Capernaum, a centurion came to him, asking for help. "Lord," he said, "my servant lies at home paralyzed, suffering terribly."

Jesus said to him, "Shall I come and heal him?"

The centurion replied, "Lord, I do not deserve to have you come under my roof. But just say the word, and my servant will be healed. For I myself am a man under authority, with soldiers under me. I tell this one, 'Go,' and he goes; and that one, 'Come,' and he comes. I say to my servant, 'Do this,' and he does it."

The centurion says, "Because I understand who you are, and because I'm in the military, I know about authority and submission. I believe that you can just say the word right from here and my servant can be healed."

Well, there are some who adopt this attitude when it comes to their assets. Because the Bible commands, "Bring your tithes into the storehouse," people at this level obey. However, they give out of a sense of duty.

There is a very interesting study conducted by researchers at Cornell University who looked at the brain science behind giving. They discovered that there are some people who give out of a sense of duty. Because they want to obey God, they give, but grudgingly, not cheerfully. What they discovered is that a very different part of the brain is active when the people give with no strings attached—not out of a sense of duty, but out of a sense of genuine altruism. Listen to a report from that study:

"These brain studies show this profound state of joy and delight that comes from giving to others. It doesn't come from any dry action—where the act is out of duty in the narrowest sense, like writing a check for a good cause. It comes from working to cultivate a generous quality— from interacting with people. There is the smile, the tone in the voice, the touch on the shoulder. We're talking about altruistic love." *Jeanie Lerche*

Dacis, "The Science of Good Deeds" webmd.com (11-28-05);

What they found, then, was that people who gave altruistically had a 44 percent reduction in early death when compared to those who gave out of a sense of duty. So, it's good to give at this level, but it's much better to mature in your attitude toward giving and grow to the next level which I label, "Biblical Understanding." Here is where we start to understand principles of stewardship that flow out of Scripture. We follow not just the letter of the law, but we grasp the heart and spirit behind the law.

Third Level: Biblical Understanding

For example, consider one basic principle. As we mature in Christ, we come to understand that the Bible teaches that everything we have really belongs to God. We can use our resources for a while when we occupy this earth, but we can't take it with us.

The Psalmist says, *"The earth is the Lord's, and everything in it, the world, and all who live in it,"* (Psalm 24:1).

Solomon observed, *"Everyone comes naked from their mother's womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands."*¹ (Ecclesiastes 5:15)

How did you come into this world? Naked. Nothing. And you're going out the same way. Lisa Rogack has written a book titled *Death Warmed Over*. It's a combination cookbook and sociological study of funeral meals and rituals. It's a very interesting book.

She starts it with the story of a man dying at home in bed. I love this story! He could smell the aroma of chocolate chip cookies, his favorite kind, baking downstairs. He wanted one more cookie before he died. He dragged his body out of bed, rolled down the stairs, crawled into the kitchen, reached a trembling hand to grasp one final cookie when he felt the sting of a spatula smack his hand.

"Put that back!" His wife said. "They're for the funeral!"

That's the human condition right there, I'm telling you! Solomon had many, many cookies, and he kept thinking, *I want one more cookie. . . just one more cookie before I die, then I'll be happy.*

Then one night, out comes the spatula. Whack! "They don't belong to you. They're for the funeral." Ask not for whom the spatula whacks. It whacks for thee. It's God's Stuff. I cannot keep it.

See, at this level we begin to understand and follow what the Bible teaches on the topic of giving. We take seriously the teaching of Jesus who said things like this:

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in

heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matthew 6:19-21).

What do you treasure? Robert Fulgham writes about a time when his daughter was a tiny little girl and he was going to work. She gave him two paper bags to take to work with him. One was his lunch. When he asked her what was in other bag, she answered: “Just some stuff. Take it with you.”

At lunchtime, he looked in the bag—kind of a ratty little bag—and there were two ribbons, three stones, a plastic dinosaur, a pencil stub, a tiny seashell, used lipstick, two chocolate Kisses, and thirteen pennies. He kind of chuckled, finished his lunch, and swept everything off into the wastebasket.

Later when he got home, his daughter said, “Daddy, where’s my bag?”

He asked, “What bag?”

“The one I gave you this morning.”

“Oh, I left it at the office. Why?”

“Well, those are my things in the sack, Daddy. The things I really like. I thought you might like to play with them, but now I want them back. You didn’t lose the bag, did you, Daddy?” Big tears.

“No,” He writes. “I just forgot to bring it home.” He lied.

“Bring it tomorrow. OK?”

“Sure. Don’t worry.”

Then she hugged his neck.

He writes, “Molly had given me her treasures—all that a seven-year-old held dear. Love in a paper sack. And I missed it. Not just missed it. I had thrown it away. Nothing in there I needed. It wasn’t the first or last time I felt like my “Daddy Permit” was about to run out. I went back to my office and dumped all the wastebaskets out onto my desk. The janitor came by. He asked, “Did you lose something?”

“Yeah. My mind.”

“It’s probably in there. What’s it look like? I’ll help you find it.”

They searched through all the trash and found the bag. He took it home, sat down with Molly, and she told him the story of every treasure that was in the bag. Then he writes,

“To my surprise, Molly gave me the bag once again several days later. Same ratty bag. Same stuff inside. I felt forgiven. Over several months, the bag went with me from time to time. It was never clear to me why I did or did not get it on a certain day. I began to think of it as the ‘Daddy Prize,’ and I tried to be good the night before, so I could be given it on the next morning. In time, Molly turned her attention to other things, lost interest in the game, grew up. Me? I was left holding the bag. She gave it to me one morning and never asked for it back. It sits in my office still, left over from when a child said: ‘Here. This is the best I’ve got. Take it. It’s yours. Such as I have I give to thee.’ I missed it the first time, but it’s my bag now.”

So, what do you treasure? At this level of giving you begin to understand principles in the Bible about giving such as this one when Jesus warns us to treasure things that matter for eternity, because wherever your treasure is that’s where your heart will go as well.

Fourth level: Gratitude

This brings us to the next level of motivation which is gratitude. This is where the person is ambushed by the reality of grace and gives in response to that. The Psalmist says in Psalm 116:12, “ *What shall I return to the Lord for all his goodness to me?*”

Milo Kauffman writes, “Christian stewardship most certainly is not church legislation nor a scheme to deprive men of their cash. It is the natural consequence of an experience with God—the natural reaction of the human heart that has been touched by the divine spirit.”

I read a story in Chris Blake’s book called *Swimming against the Current*. When I read the story, it hit me in a visceral way. Let me share the story and we’ll see if it hits you in the same way.

One night a platoon of soldiers was moving through the jungle. As they reached a clearing, the enemy jumped out of the brush and ambushed them. Many of the combatants were killed; the survivors retreated into the undergrowth.

Dead soldiers from both sides littered the ground in the clearing between the two enemy platoons. Suddenly the soldiers heard moaning. One of their men wasn't dead. But it was certain death to go out there and bring him in.

The wounded soldier moaned for long minutes in the blackness. Eventually, the sergeant, a young man respected and loved by the platoon, said he was going to go out to get the wounded man. The others tried to discourage him but finally agreed to cover him as he got out in open fire.

He made a dash into the clearing, lifted the wounded man, and dragged him back toward the jungle. Bullets flew from the enemy. Just as he was tossing the wounded soldier toward the waiting medics, the sergeant caught a bullet in his back. He was killed instantly.

The wounded soldier survived, and when he was released from the hospital, he returned home. A little after the war ended, the sergeant's parents contacted him. They said that the young sergeant had been their only son and that they would like to see the young man he had saved. The soldier let them know when he would be in their area, and they set up a time to meet.

The parents of the sergeant prepared a lavish feast for the soldier. They wanted everything to be right—he was the guest of honor. When the young man arrived, however, he turned out to be a braggart, undisciplined, obnoxious, and self-absorbed. He was flippant and insensitive in his approach to them. After a short time, the parents couldn't wait for him to leave.

Finally, he moved toward the door. As the father closed it behind him, the mother burst into tears and cried out, "To think that our precious son gave his life for that!"

Now how does that story strike you? Anyone feel a twinge of anger toward the soldier? I suspect most of us struggle with this young man's reaction. How could

anyone be so calloused toward the family of the man who gave his very life to save you? You would expect this soldier to be undone with gratitude, right?

Well, we have been saved through the death of Jesus. When this reality takes hold of our hearts, the most natural response is one of giving back and gratitude.

A speaker had an appointment at a healthcare conference that he had been looking forward to for a long time. He was very nervous about the whole deal because his talk followed a presentation by the imminent Daniel Goleman, the Harvard PhD who wrote the book *Emotional Intelligence*, which stayed on the *New York Times* bestseller list for over a year, selling over 5 million copies.

Six months before the conference, he carefully prepared his talk. He typed out his notes and rehearsed compulsively so that it would be just right. Well, 15 minutes before the talk, he realized that he didn't have his notes. He panicked. He raced to the car, the hotel room, the restroom; he looked everywhere he had been. He enlisted the help of several ladies at the registration table to help me look. They searched feverishly.

A couple minutes before he walked up on that stage, a woman found the notes in an empty box that had been discarded. When she gave him the notes, he was so relieved. He did something that does not come naturally to a German: he hugged her. Then he did something that doesn't come naturally to a 4th generation Adventist. Let's face it: Adventists love a good bargain more than anything else, and we tend to be frugal at times, but he didn't care. He took her to the table loaded with his books and DVDs and said, "You take all the books you want—free of charge."

He was happy to give her all his books because she saved that talk for him. See, it is the most natural reaction in the world—when we are saved we want to give something back in response to the gift we received.

When our hearts are seized by the Gospel, and we understand our condition before a Holy God who bridged the separation between God and man by dying on a cross, we naturally want to respond in a tangible way. When we really get it, and we start to wrap our hearts around the greatest expression of love ever offered, we won't

need to coerce or manipulate people to give. Offerings will flow to God's work out of converted hearts and pure motives.

Ellen White writes, "When the light and love of Jesus illuminate the hearts of His followers, there will be no occasion for urging or begging their money or their service" (5T 285).

I have never been one to promote any kind of giving that smells of a gimmick. I don't want people to give to the work of the church because they want to get a plaque in their honor or because they feel coerced or tricked. No, I want to be a part of a community of faith where everyone gives generously, recklessly, selflessly out of gratitude for what Christ has done for us.

Fifth Level: Sacrificial Love

This brings us to the final level that we reach as we mature in our giving patterns. Sacrificial love. God wants to mature us to this point where we give willingly. The apostle Paul tells us in 2 Corinthians 9:6-7, "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

See, God wants us to give cheerfully, in a spirit of sacrificial love.

Grace naturally leads to the highest level—it is the level of love. Jesus was at a dinner party one day with some religious leaders. And, while He was having dinner, a woman, who was a former prostitute whose life had been changed by Jesus, came to Him. She walked into the room unannounced.

She took a bottle of extraordinarily expensive perfume and, without saying anything to anybody, she went to Jesus' feet and started pouring it out and massaging it into His feet with her hair. I can just imagine somebody stopping her a day later after hearing that story and saying to this woman, "What were you thinking? You don't have any money. Why did you go out and buy such an expensive bottle of perfume and why did you do such a foolish thing with it?"

And I can hear her say, "Well, I wouldn't expect you to understand, but love made me do it. Because of Jesus Christ my past is forgiven, today is a blessing and my future is secure. So, you call it foolish, and maybe it was, but love made me do it."

Oh, church family, it is my dream that all of us would see a blood-stained cross. That we would see what Jesus did to take your punishment and mine; He paid your debt and mine. We will see it clearly, and, at that moment in time, we will be overwhelmed by the gift that's offered to us.

And, at some point, when we just scratch our heads and say, "Why is a gift that wonderful offered to me free? Why would He do such a thing?" I hope you can hear the voice of Christ saying, "Love made me do it for you and you and you and you. . . Call it crazy, but love made me do it."

And then I hope that as a result of that encounter with Christ, we would grow from self-interest to obedience to vision to grace. And we would mature to the place where we are known as a church that pours outrageous amounts of resources into the work of God, to the concerns of the poor, to the needy, to those who are forgotten and left alone.

And when people say, "How can one church give so extravagantly?" I hope we'll just say with humility, "Because Love makes us do it."

**All Scripture references taken from the New International Version of the Holy Bible.*