

## **Northwest Community Evangelical Free Church**

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Sermon manuscript

### **Generous Living and Giving**

(selected passages)

#### **Introduction: Learning to fly...**

There is a passage in the book, Run with the Horses, where Eugene Peterson tells of watching an adult bird teach its young to fly. Three young swallows were perched on a dead branch that stretched out over a lake. The adult birds' teaching style was tough.

Peterson writes, *"The adult swallow got alongside the chicks and started shoving them out toward the end of the branch. The grown-up bird kept pushing. Finally, the chick on the end fell off. But before it hit the water its wings started working and the fledgling was flying. The same thing happened to the second one.*

*"The third chick, though, was not to be bullied. At the last possible moment his grip on the branch loosened just enough that he swung downward. Hanging upside down, he re-tightened his grip.*

*"The adult swallow was unsentimental. He pecked at the chick's talons until it was more painful to hang on than to risk trying to fly. The grip released, the bird dropped, the wings pumped, and off the chick flew. The mature swallow knew what the chick did not - that it would fly - that there was no danger in making it do what it was perfectly designed to do.*

*"Birds have feet and birds can walk - but badly. Birds have talons and can grasp a branch. But flying is their natural action, and not until they fly are they living at their best, gracefully and beautifully.*

Peterson goes on to speak of God's design for His people.

*"Living generously is what we do best. Having received an incredible gift from God, we are designed to be givers of all that we have - both to glorify our Lord, and to benefit people.*

*"Some of us desperately try to hold on to branches of security. We want to live for ourselves. But, when we do that, we are pathetic. We don't think we can live generously - generous of our time, energy, money - because we have never been willing to let go of the branch.*

*"But, the sooner we start, the better, for we are going to have to give up our lives in the end anyway. The longer we wait, the less time we have for the soaring life of grace."*

My goal today is to put before each of us here a vision for generosity. The application of what I'll have to say will extend to being generous with time and energy and gifts and talents. But I'll be focusing on generosity with material possessions and with money.<sup>1</sup>

The Bible says that our use of our material resources can do powerful things. It can communicate love. It can make impact for God's work on earth. You and I can make investments with money and with our "stuff" that will bless people and that will pay eternal dividends.

Yes, it is true that **"the love of money"** will shipwreck souls.<sup>2</sup> And the lure of money can misshape values.<sup>3</sup> And the lust for money will prompt some people to stop following Jesus.<sup>4</sup>

But, along with the damage money can cause our souls, there are glorious uses to which we can put our money, and we'll spend our time together today exploring some of them.

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<sup>1</sup> The Bible speaks about money a lot. Not because money is important to God, but because He knows that money is important to us.

<sup>2</sup> See 1 Timothy 6:9-10. Note that it is not money that is the root of all evils, but the love of money that is a root of all sorts of evil. We have often seen prominent people - in business, in church - shipwrecked because of a love of money.

<sup>3</sup> See James 2:1-4. James says what we all too often see. Riches can make us insensitive to the needs of those who are less well off, materially.

<sup>4</sup> See Jesus' parable of the sower and the soils, Matthew 13. Embracing the lie that riches and the things that riches buy brings fulfillment will erode what could have been great spiritual vitality and impact for Christ.

The first ringing affirmation from Scripture I would mention is that our use of money and our stuff gives us a chance to show our faith in God.

I want to ease into this theme by making a distinction between faith and presumption.

### **Money Gives Us the Chance to Show Our Faith in God**

#### **Faith and Presumption**

As defined by the Bible, FAITH is *[Hebrews 11:1]...the assurance of things hoped for, the conviction of things not seen*. In Scripture, faith is usually an action word - a verb. We are called to be faithFULL. Faith takes God's promise or God's command and acts on it.

When you exercise faith in your relationship with a friend you choose to treat that friend lovingly, even when he is acting badly.

You may not feel like loving him, but you **believe** that God's Word is true, you **remember** that He calls you to love, and you **act** on that command. You love. That's faith.

PRESUMPTION, on the other hand, does not relate to our acting on God's promises. Presumption is more about acting on how we think things are going to work out.

For instance, sometimes, when I go camping, I like to nix the tent go to sleep looking at the stars. If I plan a tentless trip on a night when the weather service predicts a 90% chance of severe thunderstorms at my camping spot, my plans would not indicate a leap of faith. That trip would be a jump into presumption.

I may say that I am trusting God for good weather, but I'm really "presuming" to know more than [www.weather.com](http://www.weather.com) (come to think of it...)

Understanding the distinction between faith and presumption is really helpful when the discussion turns to financial issues.

You and I want to trust God with our money. We may even say that we do trust God with our money. But many times our financial dealings lean more toward presumption.

Let's listen to what wise King Solomon has to say about presumption, from Proverbs, without even using the word.

#### **Faith and Indebtedness**

You'll find more practical wisdom about money in Proverbs than in any other book of the Bible. Solomon gives advice about lots of things related to finances.

Listen now to a couple of things he has to say, about paying interest on a loan and borrowing to make a purchase.

***[Proverbs 22:7] The rich rules over the poor, And the borrower becomes the lender's slave.***

Or this:

***[Proverbs 22:26] Do not be among those who give pledges, Among those who become guarantors for debts.<sup>5</sup> [27] If you have nothing with which to pay, Why should he (your creditor) take your bed from under you?<sup>6</sup>***

This is not subtle Solomon. He's not being nuanced. He says that taking out loans is risky and he wants to spare you and me pain and loss.

Taking out a loan is not a step of faith, no matter how we may describe the deal. It is a step into presumption.

When I promise to pay back a loan, I am presuming on the future. I am presuming on my health and on my ability to earn.<sup>7</sup>

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<sup>5</sup> Being a "guarantor" is promising to pay for something later without the certain means to do so, an arrangement that gives the lender the authority to take legal action to extract payment from you if you default on the loan, taking either goods or cash for repayment.

<sup>6</sup> See also Proverbs 6:1-5; 11:15; 17:18; 20:16; 27:13.

Now, of course, many people do OK in such deals. They take calculated risks. In fact, our national and global economy is based on the assumption of debt and loans.

But, we don't have to be very observant to observe that lots of people's gambles don't pay off. The wreckage is all around us.

Solomon wants you and me to think about what any kind of a setback would do to our ability to pay back a loan. What would happen if we were involved in an accident, or fell victim to some debilitating disease? What happens if you lose your job and can't make payments.

Now, you might say that you are trusting the Lord that you won't lose your job or get sick or hurt.

Fine. But I search the Bible in vain for a promise from God that accidents and diseases won't come to people like you. To assume that they won't is to presume.

That is why Proverbs gives warnings against going into debt. That's why Dave Ramsey's *Financial Peace University* with his credit-card cutups and debt-free screams and baby steps to financial freedom resonates and liberates.

Now, I do want to assure you that I'm not here to throw anyone under a bus today. It may be that you are currently in debt and would love to be out of it.

Well, there are ways out. And if you find yourself in tough spot, financially, whether with respect to debt or not, please feel free to give a call to any of our staff or elders.

We'd be happy to talk with you, pray with you, offer you counsel, and even help you find a Dave Ramsey FPU course being offered around here.

But what I want us all to realize is that the Bible holds out a better way to live than in a relationship with debt and loans. Scripture paints the life of faith in terms of contentment with what we have.

Listen to the wisdom of Solomon again.

### **Faith and Contentment**

***[Proverbs 15:16] Better is a little with the fear of the Lord, Than great treasure and turmoil with it.***

He praises contentment. And here's what Paul says about contentment in the New Testament.

***[1 Timothy 6:6] But godliness actually is a means of great gain when accompanied by contentment. [7] For we have brought nothing into the world, so we cannot take anything out of it either. [8] If we have food and covering, with these we shall be content.***

And this wasn't just Paul's advice. He lived it.

***[Philippians 4:11] Not that I speak from want, for I have learned to be content in whatever circumstances I am. [12] I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. [13] I can do all things through Him who strengthens me.***

Doesn't that sound good?! Wouldn't you love to enjoy the grace of contentment, to be freed from the compulsive internal pressure to accumulate more and more and more "stuff"?

Just outside our subdivision near Babcock and 1604, a new major construction project has been under way for some months. It's a big, not bad looking, two story set of air-conditioned storage units.

Large storage units became common a few years ago, and I'm not arguing against their existence. But I do wonder if the increasing number of these units speaks to a culture-wide *accumulation fixation*.

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<sup>7</sup> In the current climate of very low interest rates, it is true that less interest is paid out over the term of a loan. So that particular downside to indebtedness is lessened. However, the risk of losing your asset is the same, if you default on the loan.

These units are going up in such abundance because we have such an abundance of stuff that we can't fit it into our homes.

Wouldn't it be wonderful to make the accumulation of stuff less of a "thing," to choose downsizing as a way of life, to be content?

The first step on the path of contentment is to remember God's promise to never leave us.

***[Hebrews 13:5] Make sure that your character is free from the love of money, being content with what you have, for He Himself has said, "I will never leave you. I will never forsake you."***

You have a relationship with Almighty God. Everything else is gravy. So, we show our trust in God when we do something as simple as live within our means.

In addition to giving us the chance to show our trust in God, the way we handle our finances gives us the opportunity to lovingly support people.<sup>8</sup>

### **Money Gives Us the Chance to Bless People**

#### **Meeting Family Obligations (2 Thess. 3:10-12)**

*Immediate family (1 Thessalonians 4:11; 1 Timothy 5:8)*

You may not have known that meeting family obligations, providing for the needs of your home, and working hard for a living is commended in God's Word. It is.

It is a good and God-honoring thing when you give yourself to an honest day's work for an honest day's pay to provide for the people who mean the most to you in the world.

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<sup>8</sup> The Hebrew word for "honor" meant to treat someone with respect and esteem. Sometimes, the word meant simply that you were wealthy. Thus, to "honor" someone meant that you would show them respect by giving them money.

Paul told the Thessalonian Christians, and he would tell us, ***[1 Thessalonians 4:11]...to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you.***<sup>9</sup>

God commends you and I applaud you who work hard to provide for your families.

Another special group of people who are to be honored by our use of money are our elderly parents.

*Parents (Exodus 20:12; Ephesians 6:2)*

The fifth of the Ten Commandments reads, ***[Exodus 20:12] Honor your father and your mother, that your days may be prolonged in the land which the Lord your God gives you.***

Jesus repeated this command in Mark 7, and Paul restated it in Ephesians 6.

Honoring parents (and the thought is not just showing them respect, but providing for them materially in their older age) is a "spanning the ages" kind of command, just as applicable to New Testament Christians as it was to Old Testament Jews.<sup>10</sup>

It is certainly a teaching that I hope my children have down cold!

And the day comes. Your parents will need assistance navigating an increasingly complex health care system, dealing with their own physical limitations and adjusting to new technologies.

They'll need help as their own mental faculties diminish. They may need your financial counsel. They may need your financial assistance.

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<sup>9</sup> And this - ***[2 Thessalonians 3:10] For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either.***

<sup>10</sup> It can be tempting to withhold support of parents in favor of seemingly "higher" purposes - even charitable giving. Jesus lambasted the Jews of His day for doing this. (See Mark 7:9-13)

I went through it to some extent with my parents. I have seen and am currently watching some of you right now as you move through that season with your own parents. And I would advise all of you that the day comes.

And it is loving and biblical, it is a great example to a watching world, and it is a great blessing to you and to your parents to be there for them when they are in need.

In addition to the support of families by our money, both Jesus<sup>11</sup> and Paul<sup>12</sup> also tell us to financially support our government.

### **In Support of Government (Luke 20; Romans 13)**

The Bible tells us that governments have the right to require citizens to pay taxes. The Bible also tells us that citizens are required to pay those taxes.

You know that there are growing numbers of Americans who balk at paying taxes. Don't be among them.

Remember that the New Testament writers who told the early Christians to pay their taxes were telling them to pay taxes to Rome. We can be certain that some of that tax money went for the support of things they would have opposed on moral grounds.

I don't think that anyone will argue that our own government is an efficient or a particularly moral spender of our tax money, whether we are talking about guns or butter.

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<sup>11</sup> In Luke 20:19-26, the religious rulers, who were out to get Jesus, asked Him, **"Should we pay taxes to Caesar, or not?"** If He answered **"Yes,"** He would be pitting Himself against the OT restriction against paying tribute to foreign nations. Had He said **"No,"** He would have been opposing the Roman government, making Him guilty of treason. Instead of giving a direct answer, Jesus asked to be shown a denarius (He didn't have one), showed His audience the picture of Caesar on the coin, and said, **"If you are going to use his money, then you had better pay him his due in taxes."** Jesus thus legitimized the paying of taxes to governments - even to the corrupt, unrighteous, pagan, Roman emperors. Jesus was not a revolutionary seeking the overthrow of political Rome by the non-payment of taxes.

<sup>12</sup> Romans 13:1-2, 6-7.

But, the Bible does speak plainly here. We are to pay our taxes out of obedience to God.

The Bible also makes it clear that we are to support people who are in particular need. It often mentions widows.

### **Honoring Special People**

*Those in special need (widows, orphans, the poor)*

Paul described women who are **"widows indeed"** (1 Timothy 5), and then told the church to come alongside and give aid when it is needed or would be helpful.

He went on to say that we who follow Jesus should provide care for our own dependent widows. That is, extended family should help their own widows so that the church can be a help to a "widow indeed" (a widow with no family support).

Then, too, orphans are singled out as a special class deserving special attention (See James, chapter 1). Maybe providing foster care or adoption of a child who is in the care of the state is a way for you to live generously.

We should also look for ways to help the poor, generally. Our Food Pantry is a wonderful example of how we, together, can serve the poor. So is our Bread and Water ministry to those who find themselves homeless.

*Shepherds of the church*

In addition, Paul tells us that churches are to provide for church leaders (elders/shepherds/pastors) who give themselves to the task of shepherding in the church. (See 1 Timothy 5)

Some teachers and leaders will work at these tasks *as* their livelihood. These people should expect to be supported, financially, for their work, just as an ox is not muzzled when it is threshing wheat (no offense taken ☺).

So, money gives us the opportunity to show a contented trust in God and it allows us to provide for the needs of special classes of people.

The New Testament is also clear that money - what Jesus once called **[Luke 16:9] “the mammon of unrighteousness”** - gives us another almost unbelievable privilege. By the use of our material resources, you and I are invited to become partners with God Himself as we support what is on His heart in the world.

### **Money Gives Us the Chance to Support God’s Work on Earth**

#### **Those Who Go Out for the Sake of the Name of Jesus (2 John 5-8)**

For the last two thousand years, Christians have supported other Christians who have gone cross-cultural to share Jesus.

Some *go*. And some *support* those who go to plant churches, start hospitals and schools, evangelize those who have never heard, serve widows and orphans, provide clean water, and otherwise meet needs in Jesus’ Name.<sup>13</sup>

The Apostle John wrote about this in his third letter.

***[3 John 5] Beloved, you are acting faithfully in whatever you accomplish for the brethren, and especially when they are strangers; [6] and they have testified to your love before the church. You will do well to send them on their way in a manner worthy of God. [7] For they went out for the sake of the Name, accepting nothing from the Gentiles. [8] Therefore we ought to support such men, so that we may be fellow workers with the truth.***

Here at Northwest, we love to support those who are serving Christ outside of our church. You can find a list of the groups and people we support in our “Connections” directory.

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<sup>13</sup> The book of Acts shows numerous examples of Christians supporting other Christians who have gone to various places with the Gospel to people who had never heard the name of Jesus.

Some of these are rather recent additions to our Missions family and some we have supported for many, many years.

Some serve here in San Antonio and some, who are based in the US, travel extensively. Some are based overseas. Of these who live overseas, some live in what we would call “free” societies and others live in limited access countries.<sup>14</sup>

So, Northwest has in its annual budget the support of these missionaries and Missions agencies.

But then, in addition to the outside-the-church ministries that the church supports through the budget, the leadership encourages you to support ministries that you believe in and that benefit you out of your own household budget.

It’s in your heart to help Christians who are undergoing terrible persecution for their faith in some tough places in the world. Great. You can make donations to groups that are on the ground in those tough places, helping those brothers and sisters. What a privilege.

Or maybe you want to help people who are trapped in homelessness. Wonderful. If you aren’t able to help the homeless, personally, you can help by proxy as you give to groups that do.

If you benefit from the ministry of a radio program, you can give money to help keep that program on the air. You can donate household items, cars, or boats to Gospel-centered organizations that can sell them and turn them into cash that will fund ministry.

By all of these means - and many, many more - you can join in what God is doing around the world by the use of your money.

And what about the support of the on-going ministries of churches like Northwest? Does the Bible have anything to say about the use of our money to support churches?

I believe it does. But on the way to giving that answer, I’ll tell you about one of my favorite animals: the duck-billed platypus.

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<sup>14</sup> From the money given to Northwest, just over 12% goes outside our church.

## Supporting the Local Church

The platypus is a walking contradiction.

- Like a duck, it has a flat, rubbery bill, no teeth, and webbed feet.
- Like a mammal, it has a furry body, a beaver-like tail, and it nurses its young.
- Like a reptile, it has a lizard-like gait, lays leathery eggs and uses venomous hind-leg spurs to strike at its enemies.

Yet, somehow the platypus, this confused conglomeration, still works as an animal. I like to think that in designing the platypus, God had fun stretching the envelope.<sup>15</sup>

I like the platypus for its unique makeup. But I like it for another reason. The combination of so many incompatible features in one animal gives me hope for the church, because the local church is the platypus of the world's societies.

The church is both organism and organization. We are a body of Christ and a 501(c)3 corporation. We are a Christian fellowship AND a Christian enterprise with membership, rules and expenses.

Nowhere does the Bible command a local church to spend money for copier repair, CE curriculum, utility bills and janitorial service. These are the expenses of an organization. (But then, neither does the Bible prohibit a church from such expenses.)

I believe that the New Testament gives very wide latitude to churches as to how they may be organized.

Scripture is crystal clear on FUNCTION: Make disciples. Evangelize. Love. Pray. Build community. Help the poor. But beyond some very basic guidelines, the biblical instruction on FORM is fuzzy.

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<sup>15</sup> Not surprisingly, the first platypuses (platypi?) shipped from Australia to England around 1800 were judged frauds. Europeans were still reeling from an expensive and popular fad item: imported "genuine mermaids" - which turned out to be nothing more than monkeys' heads stitched to the bodies of fish caught in the China Sea. Englishmen weren't about to fall for a bizarre concoction of duck's bill, webbed feet, beaver's body, and snake spur.

Congregations are free to experiment with different FORMS so as to best carry out the biblical FUNCTIONS in their own cultural contexts. In other words, the *organization* can be arranged so as to best help the church fulfill its *organic* mandates.

At Northwest, we have determined that having a copy machine, a building and playground, administrative staff, toilet paper in the restrooms, signage and reliable electric service helps us fulfill our mission as a church.

So, just as a portion of every dollar you give to this church goes to the mission field, so a portion goes for printer toner, phone service, staff salaries, and craft supplies.

Some of these expenses may seem less glamorous - and even less "mission critical" - than others. But they all contribute to helping the organization. And the organization only exists to feed, fuel, and further the work of the organism.

The organism is always the thing. The living, breathing body of Christ, you and me, brothers and sisters in Jesus, "on mission" for His Great Commission. That's the thing.<sup>16</sup>

We are here to learn to love the Lord our God with heart, soul, mind, and strength. We are here to love each other as Jesus has loved us. We are here to be and to make disciples.

We believe that God has placed us here at 8900 Guilbeau to passionately pursue life-changing relationships with God, with each other, and with our world.

We understand that Scripture calls us to depend on God to do what only He can do when we ask Him, to love and live the Bible, to build faith at home, to bring our friends to Jesus, to take off relational masks, and to live and give generously.

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<sup>16</sup> I've heard this helpfully illustrated as follows: As the external bark of a tree - the dead stuff we can see - protects the living cambium and the xylum underneath, so the church organization - the building, the infrastructure - exists solely to protect the spiritual vitality of the people who make up that church.

All of that is what we are all about. And today we've considered that last element. Living and giving generously.

We are all tempted to be like those baby swallows Peterson described at the beginning. We are destined to fly, but we are tempted to hang on to the branches of security, tempted to resist God's nudgings to let go, tempted to fear flying into the life of generosity.

But take flight into generous living and giving is exactly what Jesus saved us to do. And here is some of what happens when we let go and live out our generous destiny.

### **Conclusion:**

- A family that made it by the church this past week to get two bags of groceries was given food because people like you gave food and people like you gave time to pack the food into sacks to give out.
- Ken and Denise Case, who are eager to serve the Lord in Thailand as missionaries, will be funded to go because people like you get behind them, pray, and give generously.
- Children are learning in their Sunday School classes this morning because people like you gave of their time this week to prepare a lesson and are giving of their time to serve kids and to love them in Jesus' Name.
- Come September, when the teens begin meeting for mid-week studies and fellowship, they will have a place to hold those gatherings because people like you gave toward a building and its upkeep and because people like you give time to serve them.
- Our church will soon have a new, large room in the upper end of our building to use for youth and Encuentro and church-wide fellowships because people like you gave money for renovation and some even gave "sweat equity" to get some of the work done.
- Every week we are led into a time of worship through song because people like you give their musical gifts to bless the Lord.

- On Friday, we were able to give money to someone who was about to lose water service because people like you gave to the church's Benevolence Fund.
- Staff is in place here to preach, to teach, to equip and to lead because people like you give to support the church.
- Missionaries in India and Sweden and Morocco and missionaries in San Antonio, and missionaries who travel worldwide are sharing the Gospel because people like you give.

And on and on and on I could go.

The truth is that very little happens absent someone giving. But when someone gives, God does this amazing thing. He transforms that gift of whatever form or amount into ministry that changes everything.

Yes, that branch is tempting. Hoard resources. Give sparingly. Hold on tightly to what you have.

All the while, God is pushing us out to the end of the branch, nudging us to let go and fly into the generous life we were created for.

Among the more amazing thoughts the theme of generosity brings is that God invites us to join Him in what He is doing in the world. He invites us into partnership in His Great Commission work.

So, whether we are generous with our time, our energies, our gifts and abilities, our material resources, or our cold, hard cash - what a thrill to hear God, who GAVE His Son for us, invite us to be, like Him, generous givers.

***[2 Corinthians 9:15] Thanks be to God for His indescribable gift!...[John 3:16] For God so loved the world that He GAVE His only begotten Son, that whoever believes in Him shall not perish, but have eternal life.***



## Appendix:

### *Financial integrity at Northwest*

“There is nothing which is more apt to lay one open to sinister accusations than the handling of money.” (John Calvin)

To highlight the importance of financial integrity, we note that the lists of qualifications for elders and deacons include **“not fond of sordid gain”** and **“free from the love of money.”** (See 1 Timothy 3 and Titus 1)

Therefore, at Northwest we are careful to put in place over the church’s finances only those who have good reputations for integrity. Those who give oversight to the church’s finances, too, are accountable to the elders, to the congregation, and, of course, to the Lord.

We will never use strong-arm tactics or guilt-inducing means to enhance giving. We have the utmost confidence that God will meet the needs of His church and we pledge to live within our means, our means being defined by the money that is given to this ministry.

The leadership at Northwest believes that generous living and giving is an important element of discipleship and will faithfully communicate the financial needs of the church to the congregation, as well as other opportunities for giving (i.e. - in terms of service).

To the extent that anyone embraces the mission of our church and benefits from the ministry of our church, we invite you to give to our church - through financial generosity, service, and prayer.

The leadership welcomes any questions you may have about the state of our finances or our financial policies and procedures.

The stakes for financial integrity are high. As the Apostle Paul writes, we don’t want the ministry to be discredited for something like money. (2 Corinthians 6:3)

*Benefits arising from the grace of generosity*  
(from Corinthians 8-9...)

### The Godward benefits of giving:

People worship and thank God when their needs are met by someone else’s personal generosity.

### The personal benefits of generosity include:

God will increase the harvest of your righteousness (God uses your generosity to mature you and to bring your character into conformity to Christ);

God will enrich you for further generosity;

Generosity promotes prayer in giver and recipient;

### The relational benefits of giving:

Generosity validates and enhances genuine fellowship between recipient and giver.

### *The story of John Wesley*

I am of the opinion that nothing impacts us like a good example. We need to have heroes. Here is the story of one of my heroes when it comes to financial stewardship: John Wesley.

John Wesley is one of the great lights in the history of the Christian church. The 18th century founder of the modern Methodist movement, he was a tremendous man of God.

Wesley was raised in a large family with eight siblings. His father was an Anglican priest in one of England’s poorest parishes. The Wesley family was always desperately poor and usually in debt up to its neck. Once John had to watch as his father was marched off to debtor’s prison.

John followed his father into the ministry, but not into poverty. He became a professor at Oxford University, and was initially paid the very healthy salary of 30 pounds per year. That much money was more than adequate for a single man to live on (John Wesley never married).

At first, John used his money exclusively for himself, spending the bulk of his excess money on tobacco, card playing, and brandy. But, after his conversion (he admitted to beginning his work as a pastor as an unconverted man), his financial habits changed dramatically.

In 1731, he was still making 30 pounds per year. But, he resolved that he would give away all money that was left over after he had paid bills and taxes. That first year, he gave away two pounds. The next year, his earning doubled to 60 pounds, but he still lived on 28 - so he had 32 pounds to give away. The next year, he earned 90 pounds, but, rather than allow his standard of living to rise with his income, he kept on living on 28 pounds, and gave away 62.

One year, his income was over 1400 pounds (probably representing the highest earned income in all of England!), and he still lived on only 30 pounds, giving away 1370 pounds!

As would be the case today, the English taxing commission was suspicious, and accused him of keeping silver plate that he had not reported. Wesley replied in a letter of 1776, *"I have two silver spoons at London and two at Bristol. That is all the "plate" I have at present, and I shall not buy any more while so many around me want bread."*

Among other things, Wesley used the money he saved to begin homes for the needy - and he lived with them.

He died in 1791, leaving behind only a few coins in his pockets and dresser drawers. As far as the estimated 30,000 pounds he had earned during his lifetime, it had virtually all been given away! That was John Wesley's practice relative to money. What did he preach?

Surprisingly, his first financial principle was: Gain all you can! He made no apologies for encouraging honest people to earn good money by honest work.

Second: Save all you can! He encouraged saving money through not wasting it on frivolities or spending it on things that were unnecessary. He urged people to put away enough for a rainy day, in case something might happen that would limit their ability to earn money. As well, he counseled against destroying children by giving them too much (i.e. more than they need).

Third: Give all you can! According to Wesley, begin by tithing (10%), and then provide for oneself and family what is needed, or even comfortable. Then, after paying off all debts, use any money that is left over to meet the needs of others.

**\*\*\*What to do if God hasn't done anything for you?**

Some of you may have been sitting here listening to these words about generosity and liberality - and been left rather cold.

Nothing is stirred in you when I speak about responding with overwhelming gratitude for what the Lord has done for you. In fact, you don't have a category for that, because you have never received any great gift from God.

To you, today, I would say that giving money is NOT the issue. In fact, giving at all is not the issue if you have never received from the Lord the Gift that He has prepared for you.

As I just mentioned, God sent His Son, Jesus, from Heaven to earth to pay the penalty for your sins. But, like any gift, until it is received it doesn't benefit the recipient.

Until you personally accept with open arms the gift God offers you, the gift of eternal life, forgiveness of your sins, being adopted into His forever family - the gift stays inactive.

But, when you reach out to receive it, when you trust what Jesus did on the cross to take away the guilt of your sin, that gift becomes operative, and you can know what it is to have an overwhelming gratitude for what the Lord has done for you.

In John's Gospel we read,

***"For God so loved the world that He GAVE His only begotten Son that whosoever believes in Him, should not perish but have eternal life."*** (John 3:16)

This day, I urge you to take of the free gift God offers you and receive eternal salvation as you place the treasure of your trust in God's hands.