

## **Northwest Community Evangelical Free Church**

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Sermon manuscript

### **Living and Giving Generously**

(Biblical insight into the beauty of extreme generosity)

#### **A Northwest Core Value: Generous Living and Giving**

*We value extravagant generosity of time, talent, and treasure toward all kingdom ministries motivated by grace and the privilege of laying up treasure in Heaven.*

#### **Introduction:** Return on investment...

In the financial world, “ROI” is shorthand for “*return on investment.*” That refer to the money an investor can expect to make when he or she buys an item of value, be it a stock or mutual fund, property, art - whatever.

Take Certificates of Deposit, as an example. In 1979, a CD might earn 10% ROI to as high as 17%.

Today, a CD earns a fraction of that. Nobody is excited about an investment strategy that consists of a guaranteed ROI of .5% per year.

So, we look elsewhere for winning investment strategies.

Now, imagine that my strategy is to divide my money between three brand new companies: *For All the Marbles, Inc., Bet the Farm, Limited.,* and *Fly by Night Enterprises.*

What if, as I look for investors to join me, I promised that you would earn 25% ROI, every year for the next ten years if you put money down on these three companies with me? Are you buying?

Probably not, because my investment strategy is nuts and you don’t trust it. Your decision to not follow my financial advice hinges on your level of trust in me.

So, you keep on looking for a winning strategy and learn that Jesus, Someone you *do* trust, has put forward His own investment strategy.

It’s found in the Sermon on the Mount and He promised that those who follow will get an ROI that is out of this world. He referred to it as “*laying up treasure in heaven.*”<sup>1</sup>

His investment strategy is all about extreme generosity, and here at Northwest, we call it “Living and Giving Generously.”

I’ve stuck my toe into the world of generosity, and have even been extreme a few times. But I want you to know that I know that I’ve got a long way to go when it comes to becoming extremely generous.

And I want to be extremely, extravagantly generous. I’ll be you do, too. Maybe you, too, like me, have a long way to go on this journey.

The problem you and I may face in growing in the grace of generosity is a fear that that by giving we will lose what is most valuable to us.

I’m hopeful that by the time we’re finished today, we’ll all be convinced that a life of generosity is the only way to safeguard what we most want to gain.

To start our journey of discovery in generosity, we turn to the Bible and find that throughout history, people of faith have often earned reputations for over-the-top generosity in support of what God was all about.

Consider...

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<sup>1</sup> What we might refer to as “investing for the loooong haul.”

## Extravagant Generosity

### Generous Living and Giving from Scripture

*The Jews supplied the Old Testament tabernacle (Exodus 35, 36)*

In the days of Moses (1500 BC), God told the Jews to build a portable tent for worship while they were traveling in the wilderness. They were to carry this tent/tabernacle around with them.

God gave Moses detailed blueprints and Moses invited the people to bring in the materials needed to build the tabernacle.

It is important that we note that there was no requirement for giving. Nobody was pushed to contribute. Moses spoke to **[Exodus 35:5] whoever is of a willing heart** and to the one **[Exodus 35:21] whose heart stirred him and everyone whose spirit moved him.**

And get this. With no arm-twisting, the people voluntarily came forward and gave. They brought jewelry, gold, silver, and bronze. They gave precious stones, material of all kinds, acacia wood, spices, oils, incense, and money.

They donated their time, their energy and their talents to get the tabernacle built. It was a classic case of extreme generosity.

The New Testament has great generosity stories, too. Luke tells us about a woman who interrupted a nice dinner party to generously honor Jesus.

*A woman anointed Jesus' feet (Luke 7:36-50)*

The scene for this extreme and generous act is the home of a Pharisee named Simon.

Uninvited, a woman (she was not well thought of in the town) brought a jar of very expensive perfume into the house.

Approaching Jesus, she anointed His feet with the perfume and then wet His feet with her tears and wiped His feet with her hair.

Those who were gathered for this party weren't impressed. Simon figured that Jesus shouldn't have let a woman like that near Him.

It may have been that others objected to the extravagance of her anointing, thinking, "She could have used a lot less perfume to anoint Jesus." and "She could have used a less expensive fragrance to do the job."

But she gave, by way of extreme generosity, way more than was called for. It was extreme.

*The early church supported those in need (Acts 2ff)*

Then, when we come to the Bible's book of church history - the book of Acts - we watch the early church as it experienced growing pains and responded with generosity.

Three thousand people placed their faith in Jesus on the Day of Pentecost. Everybody was trying to figure out how to "do church" in the first church ever in Jerusalem.

The Lord was uniting them through apostolic preaching and teaching, fellowship, the breaking of bread, and prayer AND without anything being suggested or commanded, the material needs of those early disciples were met by generosity.

These first-generation Christians **[44]...had all things in common; [45] and they began selling their property and possessions, and were sharing them with all, as anyone might have need.**

Generosity was an early hallmark of life in Jesus. That hallmark became more evident as the church expanded.

*"Poor" churches gave extravagantly (2 Corinthians 8-9)*

Fifteen to twenty years later, when the Apostle Paul wrote his second letter to the Christians in the city of Corinth, he let them know about a pressing need of the Christians who lived in Jerusalem, a need brought about by both persecution and a famine.

To inspire the *wealthier* Corinthians to give generously, Paul told them about the response of another group of very *poor* Christians who lived in the nearby region of Macedonia.<sup>2</sup>

***[1] Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, [2] that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. [3] For I testify that according to their ability, and beyond their ability they gave of their own accord, [4] begging us with much entreaty for the favor of participation in the support of the saints***

The poor Macedonians jumped in with both feet and gave generously to support their brothers and sisters in Jerusalem. They did more than would have been expected of them. Over the top. Extreme.

I've had the privilege of seeing extreme generosity here, too.

### **Over-the-Top Generosity Today**

#### *Time*

I've seen you give generously of your time to serve the Lord. You serve on ministry teams. You teach adults, youth, and children in Sunday Schools, and in mid-week meetings.

You work in the church nursery. You have served with the youth this summer to meet needs in Jesus' Name at three separate ministries in our city.

In Jesus' Name, you fill shoe boxes with gifts to send to children at Christmas and you bring groceries to church for the Food Pantry.

In addition, many of you have special gifts and talents you put to use here.

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<sup>2</sup> The Corinthians were relatively wealthy and could have helped the Jerusalem Christians a lot. But they didn't help. Even though they had known about the need for some time, they had not done anything about it. This collection effort receives only passing mention in Acts (24:17, although see 11:27-30).

#### *Talent*

You have leadership gifts and you use them to bless the church. You use those gifts in your home and in your place of business, too.

Those of you on the Praise Team bless the rest of us with your musical gifts. You serve us with your tech skills that enrich times of worship.

Others of you have handyman skills and have saved us tons of money and have beautified our facility and grounds over the years.

You have put your talents to work for neighbors and friends. You used those talents to bless ministries here at church, in other San Antonio-based ministries, and globally, too. You have moved the work of God forward with your giftedness.

And, yes, your generosity has also involved cold hard cash. Your liberality with money has blessed many and honored God.

#### *Treasure*

Our church has been around for thirty-seven years, having launched in June of 1982.

Through all those years, God has faithfully met the material needs of this fellowship. He has allowed us to bless ministries outside of Northwest for nearly four decades - wow.

What a legacy of God's gracious provision.

And, at every step along the way, He has provided through the faithful generosity of you who attend and sacrificially give. So, let's all give full-of-hearts praise and thanks to the Lord - and I say, *"Bless you for your generosity."*

Over this past year your giving to the church has met the expenses incurred by staff, utilities, internal ministries, as well as local outreach and cross-cultural missions.

You've given nearly \$7,500 in cash to the Food Pantry, over \$4,500 in direct donations to our Benevolence Fund, and over \$14,000 in special Missions giving above and beyond budget.

In addition, this summer, thousands of dollars (roughly \$4,500) have already been given toward the Missions Committee's "Matching Gifts" initiative - and there's still twenty days left to make contributions.

By the way, and especially if you are new to the idea of giving, this is a great introduction to the world of generosity. For every dollar you give to a group or person listed on the green sheet to whom you have never given before, that dollar will become two!

We highly value generosity around here - and you can even see it in the way we have been investing the proceeds of the land sale from a couple of years ago.

It would have been a perfectly legitimate, normal thing for us to have used most or all the money we received from that sale to advance what God is doing around here at 8900 Guilbeau.

But the Elders proposed - and the congregation affirmed - a different way.

We decided, as a church, that we would use *some* of the money to enhance what God is doing at our location and *some* of it to enhance what He is doing in other places in and around San Antonio and in Kenya, Nicaragua, Sweden, Madrid, Spain, and India.

Paul promised that God will **[2 Corinthians 9:10] multiply [our] seed for sowing**, and He has done just that with the land sale.

And, in a final addition, and beyond anything that I will ever know about, many of you have given to ministries outside of Northwest, supported missionaries you know personally, and have contributed to local and global ministries that go where your heart is.

And that is a good thing!

The leadership at Northwest is not jealous for all your giving dollars.

I applaud you for investing in other ventures that take the Good News that Jesus saves to people who otherwise would not hear and to organizations that work hard to meet needs in His Name.

Because of your generosity, missionaries have been supported, buildings have been rented, purchased and paid off (!), staff has been hired, CE curriculum has been supplied, ministries have been started, and families have been literally rescued from disaster.<sup>3</sup>

Together, we thank God for His provision and bless Him for the privilege of generosity.

But it's always a good thing to be a two-year-old and to ask, "Why?" Why give?

Is it a simple matter of altruism, we give because - doggone it - it's the right thing to do? Or are there reasons to give beyond the good that our giving does?

Well, yes, there are some GREAT reasons to embrace a life of extreme generosity.

You'll bless other people. You'll become more like your Savior who was the ultimate Giver. You honor the Lord. You become a material witness to God's love for the world. You become more attractive. (that's what Dave Ramsey says...) We could probably think of plenty of other reasons to give.

But, for the remainder of our time, I want to think deeply with you about two major motives for giving. One is future looking and the other looks to the past.

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<sup>3</sup> Nowhere does the Bible command a local church to, nor does it anywhere prohibit it from spending money for copier repair, CE curriculum, utility bills, or internet service. These are the expenses of an organization. We have determined that having a copying machine, a building and a playground, secretarial help, toilet paper in the restrooms, and reliable heat and A/C furthers our mission as a church.

We'll start with the past and will first assure you that one really lousy reason to be an extreme giver is guilt. God doesn't want you to give out of a sense of guilt for all the bad things you've done, or because you feel guilty if you don't give.

### **In Response to Extravagant Grace Received**

#### **One BAD Reason for Generous Living and Giving: GUILT!**

*Give what you want to give*

To prove it, let's look at one of the better-known verses in the Bible when it comes to the whole matter of giving. It speaks to the presence of joy.

The Bible never calls you to "give till it hurts" but to give with a smile on your face.

In this verse Paul writes, **[2 Corinthians 9:7] LET EACH ONE DO JUST AS HE HAS PURPOSED IN HIS HEART; not grudgingly or under compulsion; FOR GOD LOVES A CHEERFUL GIVER.**<sup>4</sup>

Arising from this verse is one of a very small number of what I'll call "Dave Smith Principles on Giving". (Yes, of course, they're really Paul's. But, since I haven't seen the list published anywhere, I am going to refer to them as mine.)

First, "Give what you WANT to give."

That's right. It is up to each of us to give as we see fit.

Each one of us is to make decisions as to how and what we are going to give. Paul didn't impose a quota on people when it came to giving - and he doesn't impose a quota on us.

In the New Testament, there are no set percentages and no set amounts suggested for the support of God's work. Not \$10 or \$100 or \$1,000. Not 5% or 10% or 20%. Give what you want to give.

I've known people who get a cramp in their wallet when they hear a preacher talk about giving. Relax. Give what you want to give.

The second "Dave Smith's Principles on Giving", also derived from 2 Corinthians 9:7 is this - "Don't give what you don't want to give."

*Don't give what you don't want to give*

When it comes to Christian giving, there is to be no compulsion or pressure. Period. Here at Northwest we will never resort to guilt ploys or shame. The Bible is clear: **[2 Corinthians 9:7a] Let each one do just as he has purposed in his heart, NOT GRUDGINGLY OR UNDER COMPULSION.**

Sure, if there are special projects, you'll be invited to give. If there is a pressing need or if there are shortfalls, you'll be made aware. But we won't twist arms and we won't manipulate.

So, if heavy-handed manipulation and coercion are NOT the means to motivate generosity, what does move God's people to give?

Try this: GRACE. We give because we have received. We give because giving is a great way to say "Thanks!" to God for all He has done for us.

In one verse out of an extended passage that speaks directly to generosity, Paul calls our attention to Jesus, the ultimate Example when it comes to extreme giving.

#### **A Really Good Reason for Generous Living and Giving**

*For grace received*

**[2 Corinthians 8:9] For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.**

<sup>4</sup> The phrase, "God loves a cheerful giver" is not to imply that God doesn't love a stingy person. He loves stingy people, too. ☺ But He especially enjoys someone whose grateful heart is free to give and that spills out in generosity.

In eternity past, Jesus had known nothing but the riches and splendor of Heaven with His Father and the Spirit. Before time began, all glory belonged to Him.<sup>5</sup>

When He came to earth, though, everything changed. He became dirt poor.

Over and over again in the Gospels we read of Jesus borrowing things. He borrowed...

- ...a boat to preach at least one sermon.
- ...a coin to pay taxes while making a point in a miracle.
- ...a donkey to make a kingly entrance into Jerusalem.
- ...an upstairs room to celebrate Passover with His disciples.

Jesus' life ended in the absolute poverty of crucifixion. And after He died, His body was laid to rest in a borrowed tomb.

Jesus was rich beyond measure and on purpose became poor - for you and me.

And He did what He did so that we might become rich in the only things that really matter. He has paid for our eternal salvation, the forgiveness of our sin, our adoption into His forever family.

And now, having become rich in these most important ways, we get to live and give generously for the simple reason that, for our sakes, in Jesus, God was generous to us.

*And if no grace has been received...?*

Now, the possibility exists that you are sitting here this morning, thinking, *"Well, that's great. But what has God ever done for me?"* You can't think of any favors God has ever done for you.

And if that is anything like what is going through your mind today, I've got great news for you.

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<sup>5</sup> See John 17 for Jesus' recollection of His existence with the Father before the world began in His High Priestly prayer.

God sent His Son, Jesus, from Heaven to earth to take the penalty for your sins.

He wants you to receive the gift of eternal life. Now this gift is uniquely valuable. But this gift - which cost Him everything but is free for the taking for us - is just like any other gift. Until we receive it, it doesn't benefit us.

Until you accept the gift God offers you, the gift stays on the shelf. But, when you receive it, when you put your trust in Jesus and in what He did for you when He died on the cross, the gift becomes yours.

In John's Gospel we read, ***[3:16] 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.***

If you have never received the greatest gift imaginable from God, He's not looking to you for generosity. He wants to first lavish His grace on you.

Today, Jesus is inviting you to receive the gift of eternal life. He will give it to you when you simply trust Him to forgive you of your sin and to save your eternal soul.

Then, of course, once you receive Jesus' great gift of salvation, God will have placed you on a solid foundation so that you can move forward into a life of extreme generosity.

But that life of generosity starts with you receiving His extravagant gift, never the other way around.

There's another wonderful reason for a life given to giving that I'll highlight today.

It's one I mentioned a few weeks ago when we were exploring Paul's letter to the Ephesians. It's future looking and it has to do with God's desire to reward us, His children, for faithfulness in this life.

Paul got his teaching direct from Jesus's greatest sermon, the Sermon on the Mount. Listen.

## **In Anticipation of an Extravagant Reward**

### **Lay Up Treasure in Heaven (Matthew 6)**

***[Matthew 6:19] “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. [20] “But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; [21] for where your treasure is, there your heart will be also.”***

Here, Jesus affirms what we already know. It is possible - in fact, it's important! - to invest our material resources in things that benefit us during this life.

It's good to have a roof over our heads, food on the table, and clothes on our backs. It's good to have money set aside for a rainy day.

Unfortunately, as Jesus point out, all these things we put to daily use are subject to wear and tear, to decay, and to theft.

It is also possible, though, to invest our material resources in what God is doing in the world. And, if we do that, there is “0%” chance of loss. It's a 100% guaranteed safe investment, backed by the full faith and credit of Heaven and will earn you an out-of-this-world ROI.

When you make investments in stocks or bonds or real estate, sometimes you win and sometimes you lose.

Jesus says if you want to invest in a “sure thing,” put your money on the purposes of God and the souls of people. You'll never regret it. Ever.

Any investment advisor worth his or her salt will tell you to stack your portfolio with investments for the long haul. And what could be a longer haul than eternity? Yes. Lay up treasure in heaven.

Over the years, I've laid out these ideas repeatedly in my teaching because they appear repeatedly in the Bible.

And I've spoken with a lot of people who struggle with the whole idea of investing for their eternal future, as if giving with an eye to receiving a reward from God is selfish, like it's greedy.

But let's remember Who it was who was speaking in Matthew 6:19-21. It was Jesus. We're not the ones who came up with the idea of laying up treasure in heaven. He did.<sup>6</sup>

He is the One telling us that if we will accept the idea that the life we can't see now is more real than the one we can see, He'll reward us *then* for believing Him *now*. Jesus is telling us that if we'll live for Him and for that life, denying ourselves during this life, He'll reward us richly in that life on the other side.

It's not selfish and it's not greedy to want the reward that God wants to give us.

Sure, if *I* was trying to get the reward that God wants to give *you*, well, that would be greedy. But that's not what's going on. God wants to reward all His children for giving, serving, and loving.

It is in our self-interest to pursue His reward, but it's not selfish and it's certainly not sinful. It's holy to want to receive the rewards God wants to give us.

So, taking this theme of receiving a reward and running with it, Paul doesn't only say, pursue the reward. He says to seek as much reward as possible by extreme giving.

He uses the vocabulary of farming to get across his point.

### **Sow Small, Reap Small; Sow Big, Reap Big! (2 Corinthians 9:6)**

***[6] Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully.***<sup>7</sup>

<sup>6</sup> Or are we trying to be more spiritual than Jesus...?

<sup>7</sup> See Galatians 6:7, the law of the harvest.

When a farmer sows seed, he loses something valuable. He loses his seed. But the farmer knows that the only way to get a harvest is to sow - and lose - his seed.

If he hangs on to his seed (a silly thought for a farmer), he will never receive a crop.

The agricultural truth is obvious, but Paul isn't writing about tomatoes (something that I should have planted two weeks ago).

He's writing about using our time, talents, and treasure to advance God's kingdom purposes here on earth and to meet needs in Jesus' Name. He's writing to urge us to generous living and giving.<sup>8</sup>

His point is that what a Christian experiences in extreme generosity is akin to what a farmer experiences when he sows seed. It's losing something *now* for a greater harvest *then*.

### **Conclusion:**

I already gave you two Dave Smith Principles on Giving. There's another principle that I credit to a man who used to attend here.

Chris Bakke and his family attended Northwest early on and once, when Chris and I were talking about giving, he said, "*I can tell you this much. If you give money to serve the Lord, you'll have less money to spend on yourself.*"

True. Duh. But it's a half truth. By itself, it sounds negative, fatalistic. It only speaks to what is lost by giving. Not to what is gained.

So, here's Chris' thought, fleshed out a little more.

When you value God and His ways so much that you give to *missions* and to *church* and to *people in need* to such an extreme extent that you LIMIT your own material prosperity and you inconvenience yourself and you miss out on creature comforts that you could have afforded if you hadn't given so much, God smiles.

Extreme giving tells God that you value Him and His kingdom more than you value yourself and your own domain.

He loves that. And, when you deny yourself comfort *here* to be a material witness to God's love *here*, your God will see to it that your loss *here* was way more than worth it when you get *there*.

***[2 Corinthians 9:15] But thanks be to God for His indescribable gift!***

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<sup>8</sup> A farmer's seed looks dead. But place his seed in the right soil and the life in the seed breaks through the husk and produces a plant that yields a crop. Likewise, money is inert. But, put money to work for God's purposes, or put material items to use, serving people in Jesus' Name and there will come forth eternal fruit.



## **Appendix:**

### *A shining example of generosity: John Wesley*

Now, I believe nothing impacts us like a good example. We need to have heroes. And I am going to tell you about one of my heroes, when it comes to financial stewardship: John Wesley!

John Wesley is one of the great lights of church history. The founder of the modern Methodist movement, he was a tremendous man of God. Wesley was raised in a large family (he had fourteen 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 their eyeballs. Once John even 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.<sup>9</sup>

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 began his work as a pastor while still unconverted), his financial convictions and practices changed dramatically.

In 1731, he was still making 30 pounds per year. But that year, he resolved that he would give away all that was left over after he had paid bills and taxes. That year, he gave away two pounds. The next year, his income doubled to 60 pounds, but he still lived on 28 - so he had 32 pounds to give away.

The next year (1733), he earned 90 pounds. However, 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 earned income came to over 1400 pounds (some estimate that this probably represented the highest salaried income in England at the time), and he still lived on 30 pounds, giving away 1370 pounds!

As would be the case today, that level of generosity raised the suspicions of the taxing commission. They accused Wesley 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.)

John Wesley died in 1791, leaving behind only a few coins in his pockets and dresser drawers. As for the estimated 30,000 pounds he had earned during his lifetime, it had virtually all been given away!

### *New Testament giving and the biblical tithe*

In my understanding the Old Testament tithe was the equivalent of a tax levied on God's people for the purpose of supporting a priesthood, a separate body of people who did religious service under the Law. It was obligatory and regulated.

The Old Testament was very explicit about tithing. The whole tithe (which Malachi mentions) would certainly have been something well over 10%. It would have been at least 13% and might have ranged as high as 22% of a Jew's annual income.

Moses told the Jews to pay the tithe to support the religious system of his day (a theocracy) when the nation was wandering in the wilderness and when the tribe of Levi was separated out as the recipients of the tithe when the nation occupied Palestine.

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<sup>9</sup> In 1751, at the age of 48, Wesley married Mary Vazeille, a widow with four children. The marriage was not successful, and she finally left him; Wesley had no children of his own.

Parallel to that Paul NOW tells Christians to support the government under which they live (for the Romans, a monarchy; for us, the United States government) by paying taxes.

As well, in the Old Testament, when there were special projects that needed funding, or when there were people who needed to be supported, or when a person just wanted to give to the Lord, there were special offerings taken and special sacrifices that could be offered (called “free-will offerings”) according to what was in the individual Jews’ heart.

#### SUGGESTED BIBLIOGRAPHY:

I would recommend further reading on the subject of finances for anyone seeking a biblical perspective on money. The following authors and titles have been helpful to me in formulating my own thinking:

From the Bible, the book of Proverbs is invaluable, as is the book of Ecclesiastes.

The teachings of Jesus are crucial resources in formulating a biblical mindset with respect to money, as are Paul’s teachings on money (see especially 1 Timothy 5, Titus, 1 Corinthians 16, 2 Corinthians 8-9).

Money, Possessions, and Eternity, by Randy Alcorn

Financial Peace by Dave Ramsey (a popular book, based on biblical principles)

Ministries of Mercy by Tim Keller