

Generosity Teaching Bonus

Bonus Session

Intro hook:

Personal Example:

- Many years ago when our family was in the process of adopting our youngest child, we were in need of a car.
- We had a great little Volkswagen, but we had two small boys and it could not fit a third car seat, so it was time to get something a bit larger.
- We've never had a car payment. We do the "make a monthly payment to yourself" thing and we had saved up fifteen thousand dollars for our next car.
- The problem was that we were in a new program for international adoption and it kept running over budget.
- We had drained almost all our savings.
- Finally the day came when the adoption agency sent us our referral with a picture of our now daughter and a few basic details. And we had to decide to move forward or not.
- We felt God move in our hearts to take the next step, so we signed the papers and wrote out a check for \$2,500 — the last bit of our car savings, gone.
- My wife, T, drove to the post office to mail the paperwork and I will never forget it — as she was driving home I got a call from a guy in our church who owned a used car dealership. He said, "Someone just came in and put down — wait for it — fifteen thousand dollars' credit in your name. It's anonymous and nonrefundable. Come get a car for your family."
- I could tell you so many stories like that one.
- Of "coincidences" that cannot be explained away as mere luck.
- John Wimber, the founder of the Vineyard, used to say, "Faith is spelled R-I-S-K."
- I'm so excited for you, coming out of this Practice, to risk, to give in faith — because it's

highly likely you will witness miracles.

- It seems that in this Practice in particular, God loves to show his hand.
- I wonder if it's because when we give, we become channels for God's love to flow through us to others.
- And that is a beautiful thing.

Recap:

- We've covered a lot of ground over the last four sessions.
- We hit on four key themes from Jesus' teachings:
 1. There's more joy in giving than in receiving.
 2. Watch out for greed!
 3. All we have belongs to God.
 4. Be generous to the poor.
- Now, it's time to put it all together.
- To live a generous life will require a plan.
- It's unlikely to just happen.
- In fact, in our click-bait, algorithm-based-advertising culture of "more," with an Amazon purchase here and there (which always adds up to way more than we realize), we often get our paycheck and then a week later, all the money is just gone, and we have nothing left to give.
- We need to develop a thoughtful, intentional plan to resist the deformation of mammon and practice generosity as an act of training under Jesus in Kingdom living.
- If you don't yet have a budget or spending plan, that's step one — along with a plan to track your spending and stay in your budget.
- That's a baseline.
- But with this bonus session, we want to help you develop a plan to build a life architecture to house a life of generosity.
- To that end:

Let's work through a few questions you need to answer to integrate generosity into your Rule of Life:

1. When should we start to give?

- Easy answer: the time is always now!
- You may need to pay down debt or change your financial obligations, but even if it's very small, don't wait until you have more money to give.
- One, because wealth is uncertain. Proverbs 23v4-5 says it will "surely sprout wings and fly off to the sky." There's no guarantee you will be able to give later.
- And, counterintuitively, the less money you make, the easier it is to give.
- Let's say you choose to tithe: If you make \$1,000 a month, your tithe is \$100. But if you make \$10,000 a month, it's \$1,000 dollars. It will always be easier to give \$100 away than \$1,000.
- And if you don't let your heart be formed in generosity now, through practice, then once you do have more, you may not have the heart or capacity of character to give it away.
- In fact, there's debate on this, but most sociologists argue that the more money people make, the less they tend to give away.
- By percentage, not amount, but still, that's surprising.
- Some people claim that generosity is just for the well-off.
- But, surprisingly, the most generous demographic in America is working-class Christians.
- Do not become yet another statistic of someone who makes more and just spends more.
- Start now, even if you start small. And go on this journey over a lifetime.
- But this raises the question:

2. Where should we give?

- To our church? To a nonprofit? To random people on the street?
- There is no rule from Jesus to follow, but there do seem to be three primary objects of generosity in the New Testament:

1. The first is the poor.

- This is the main emphasis in Jesus' teachings and Paul's writings.
- I think of Paul's summary in Galatians 2:10 of his decision with the apostles in Jerusalem: "All they asked was that we should continue to remember the poor, the very thing I had been eager to do all along."

2. The second is the church.

- This is also very clear in the New Testament: We are to give generously to our church and specifically, to our spiritual leaders.
- Paul says things like: "The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For Scripture says, 'Do not muzzle an ox while it is treading out the grain,' and 'The worker deserves his wages.'"¹
- In the same way that pastors are responsible before God to see that the community is well-cared for spiritually, we are responsible to see that our pastors are well-cared for financially.
- This may dredge up all kinds of hurt for you. You may have broken trust in institutions of any kind, but especially the Church.
- It's really hard for our generation not to be suspicious with so many scandals.
- So you may need to do some vetting to make sure your church has healthy systems of financial accountability.
- Or you may just need to work with your community to overcome your distrust.
- But it is absolutely essential that we give in order to fund the life and call of God upon our church community.

3. And the third object of generosity is the Gospel.

- In the New Testament era, that meant supporting the apostles.
- Interestingly, Paul would generally refuse to let his church plants pay him, but he would regularly receive money from them to plant new churches and preach the Gospel in new cities.
- He once said: "The Lord has commanded that those who preach the gospel should receive their living from the gospel."²
- This could look like giving to a missionary, or an organization that does work with unreached people groups, or to cultural apologetics here in the secular West. Or maybe your local church is really keen on sharing the Gospel in your own city.

- But some portion of our giving should go to expanding the borders of the Kingdom in our city and around the world.
- Our generation likes to give to causes and that's not bad.
- But as followers of Jesus, our giving should be done with special attention to the Gospel, the church, and the poor.
- But it's not limited to these three objects.
- We want to be generous people everywhere we go. That may look like buying a friend a cup of coffee or sending a small birthday gift.
- Generosity is a way of life.
- But then comes the million-dollar question (no pun intended!):

3. How much should we give?

- Again, Jesus and the New Testament writers do not give us a clear rule to follow. They don't tell us how many pairs of shoes is too many, or what's an appropriate amount of square feet for a family of four. They don't give us a math equation to plug into our budget and calculate an exact number to give away.
- Paul writes in 2 Corinthians 9v7: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion..."
- Meaning there is no set amount.
- We have to listen to God for direction.
- And this will look wildly different for a high school senior working a part-time hourly job than a Wall Street executive. It will look different in a small town than it will in a global city. It will look different in different stages of life.
- And to give you a heads up, there's no way to talk about this without getting into the awkwardness of class and culture.
- But we can't let hyper-sensitivity and fear of what people will think stop us. We need to wade in.
- To that end:

Seam: *Let me offer you five best practices from those who have gone before us. Some of this will be applicable to you, some of it will not.*

- First is a practice that in biblical theology is called...

1. First fruits

- The basic idea is that whenever you receive income, you immediately give a portion of it back to God, with special attention to the poor, the church, and the gospel.
- Right away. Not after you paid all your bills and bought all the things you want.
- It's giving the first portion, not the leftovers.
- This may be a percentage you give, such as a tithe, or a little more or less, or it may be an amount that changes from situation to situation.
- So how much do we give? At least some! That's a starting line.

2. A generosity fund

- This is where you set an amount to give — it could be fifty bucks. Or less, or way more.
- And you have it ready for spontaneous acts of generosity as you see needs cross your path.
- Years ago, we were already tithing (which we'll talk about next), but a friend of mine challenged me to start a "blessing fund" and set aside one percent of my income to just bless people.
- At the time, we were on an old-school cash envelope system, and every month, we would have cash on-hand just to bless people as opportunities came up. We still do this and love it.
- Next up would be:

3. Tithing

- The word "tithe" is from the Hebrew word maaser, which means "a tenth."
- Tithing is an ancient practice of giving roughly a tenth of your income away to God and the poor.
- Now, there is a fierce debate in the Church on whether or not tithing is required for followers of Jesus, and if so, should it go to the church or the poor or both?
- But whatever your view, many followers of Jesus, for a very long time, have found the practice of tithing to be a good baseline for a lifestyle of generosity.
- Now, 10% may be too much for you realistically in this season, but for many of you, it may not be enough.
- The next step for you could be what's called:

4. A graduated tithe

- The idea here is just the New Testament principle that as your income increases, you raise not just the amount you give, but the percentage you give.
- The more you make, the more you give.
- A friend of mine, who has a good corporate job, decided early in his career to add one percentage point a year to his giving. He's done well, and as of today, he's at 17%.
- I told you previously about another friend of mine who gives 80%.
- That's a graduated tithe.
- Another idea that's similar is called:

5. Radical class distinction

None of us like the word "class," so hear me out: We all have a peer group that likely has a similar income range to us and we tend to unconsciously adopt the spending habits of our context.

- And because wealth is relative, one person's luxury is another person's normal.
- The danger — for those of us who live in some of the wealthiest cultures in human history — is that we just get sucked in.
- One way to combat this is to deliberately subvert the norms of our class. This could mean you pack a lunch when all your coworkers go out. It could mean you drive an old beater when your friends all have car payments.
- For the rich, it could mean you fly business class when all your friends fly private.
- For the working class, it could mean you wear a really simple wardrobe.
- But again, the general rule, especially for the middle class and up, is: People should look at our lives — the cars we drive, the homes we live in, the clothes we wear, how often we eat out — and assume we make far less money than we actually do. Because we deliberately choose to live under our means in order to give more away.
- How do we subvert the norms of our mammon-obsessed culture?
- It was said of Saint Francis and his band of followers that they "...led a cheerful, happy revolt against the spirit of materialism."³
- We could do the same.

These are just a few ideas to spark your imagination...

- All of them are “radical” in our day and age where so many people believe the lie that money will make you happy.
- They only make sense if Jesus was right and true happiness is found in giving, not in receiving.
- Often, it takes us many years to learn to trust Jesus with our finances.
- But the more we come to trust him, the more generous we become.
- In fact, spiritual sages have long said that one of the most accurate ways to measure your spiritual formation is to look at your giving.
- What we spend our money on often shows us where our true priorities lie.
- Wherever you are in your spiritual journey, just take the next step.
- And do what you can, not what you can't.
 - Maybe the growth edge for you is to double tithe, and give 20 percent of your income away.
 - Or way more; it's to sell everything and give it all away to the poor!
 - Or maybe it's just to skip lunch tomorrow and give that money away to the poor.
 - Or to sponsor a child.
 - Or to start a blessing fund of \$25 a month.
- Just take the next step in your apprenticeship to Jesus.

And one final thing: Don't do this alone; do this in community.

- One of the great tragedies of our era is what the psychologist and author Shira Boss called “the money taboo,” an unwritten social rule — inside and outside the church — of don't ask, don't tell about money and generosity.
- In previous generations, it was off-limits to talk about sex or politics. Now that's all fair game; but it's against the rules to talk about money, especially in the church.
- Communities of close friends may go on vacation together and share their trauma with each other, and yet never talk about how much money they make or how much of it they give away.

- I believe this is one of the enemy's schemes. Because money is both a major source of temptation and anxiety for most people. To not talk about it in community is to play into the evil one's hands.
- We need to normalize healthy, transparent conversations about how we spend our money.
- And invite one another into this key facet of our apprenticeship to Jesus.
- This could mean sharing your annual budget with a few close friends for input and accountability.
- This might sound crazy, but it's the most logical thing in the world.
- Do you seek out counsel when you make decisions? When you need help navigating a move or a new job or a difficulty in marriage or parenting? I hope so — we need each other's wisdom to live well! Why not apply this impulse to all the decisions we make, including money?
- And we can also give in community.
- One idea for this could look like starting a small fund with a small group or some close friends that you all put into monthly, as little or as much as you want. Then as a community, you could discern where to best give those resources, either to people in need in your own community, or in your city.
- Now, there are dangers here, of giving for the wrong reasons, or comparison, or manipulation, but they are dangers on the right path — the path of following the Way of Jesus in community.

Notes

1. 1 Timothy 5v17-18
2. 1 Corinthians 9v14
3. Foster, R. J. (2005). Freedom of Simplicity: Finding Harmony in a Complex World. HarperCollins.