



Jason Smith - Generosity Unwrapped

START WITH THE OWNER

Psalm 24:1; Matt 6:19-21; 1 Tim 6:10

Intro: If Jesus audited your bank statement, what would it say about your faith? Imagine if Jesus didn't just sit next to you in church but sat across from you with your financial statements and Venmo history.

What would He say about what matters most to you? Would He find trust? Or control? Would He see joy-filled generosity—or just monthly payments and Amazon boxes?

Let's be honest: money makes us squirm in church. It's like bringing up politics at Thanksgiving or asking someone about their bathroom scale—it gets personal fast. But here's the deal: Jesus talked more about money than heaven and hell combined.

Why? Because nothing tests your spiritual temperature like how you handle your treasure. So today, we continue “The Generosity Journey,” not with guilt—but with grace.

Because generosity doesn't start with giving. It starts with understanding who owns what.

1. WE'RE NOT OWNERS – WE'RE STEWARDS.

Psalm 24:1 “The earth is the Lord's, and all its fullness, the world and those who dwell therein.”

God doesn't just own your Sunday morning—He owns the soil your house sits on, the breath in your lungs, and the neurons firing in your brain.

Abraham Kuyper – “There is not a square inch in the whole domain of our human existence over which Christ, who is Sovereign over all, does not cry, ‘Mine!’”

Here's the biblical baseline: God owns everything. He owns your house. Your car. Your job. Your IRA. Your calendar. Your breath.

You're not the owner, you're the manager. The Bible calls that being a steward.

***illus:** Imagine Jeremy or Brian Snow finding a package in his truck from Amazon with your name and address on it. But instead of delivering it, he takes it home, opens it, and keeps it. What would you call that? **Theft.** Why? Because he's the delivery man, not the owner. That's you with God's money. God has entrusted you with stuff—not so you can hoard it, but so you can move it... strategically... eternally.*

Deut 8:18 “And you shall remember the Lord your God, for it is He who gives you power to get wealth...”

Even our ability to earn a paycheck is a gift. Our job titles? Our mental sharpness? The strength in our bodies? God gave us the physical power and the intellect to show up and work.

A.W. Tozer – “Every possession I have is a gift from God and must be held loosely in my hands and given generously when He calls.”

That's the posture of a faithful steward—not a tight-fisted owner.

1 Cor 4:2 “Moreover, it is required in stewards that one be found faithful.”

Here's the job description. We're not evaluated by how much we own but by how we manage what we've been given.

We don't have to be rich to be faithful—we just have to be trustworthy with what's already in our hands.

Let me be clear—being a steward doesn't mean we have to live like monks/nuns or feel bad for enjoying good things.

Managing our resources biblically is not about cutting back—it's about looking up. It's about asking, **“God, what do You want me to do with what You've given me?”**

SHOW PIC OF JOHN WESLEY

illus: John Wesley was one of the most influential Christians in history. He traveled thousands of miles on horseback, preached to crowds in the open air, and helped launch a revival that literally changed the world.

But what really showed where his heart was? A house fire. One day, a messenger came running up to him breathless and panicked: “Mr. Wesley! Your house—it's burned down!”

Wesley paused, took a deep breath, and calmly said, “No. The Lord's house burned. That means one less responsibility for me.”

That was it. No weeping. No rant. No GoFundMe campaign. Just peace. Why? Because Wesley had already settled it in his heart: he didn't own anything.

He had long ago decided to live on as little as possible and give away the rest for the sake of the gospel. He was just a manager—and managers don't panic when the Owner handles His own property.

SHOW PIC OF CORRIE TEN BOOM

Corrie Ten Boom once said, ***“I’ve learned to hold everything loosely because it hurts when God pries my fingers open.”***

That’s not just poetic—it’s practical. The looser your grip, the less it hurts when God moves things around.

She’s right. The issue isn’t how much you have—it’s how tightly you cling to it.

Open hands signal open hearts. And the more we trust the Owner, the freer we will live as the managers.

When we recognize that everything we have belongs to God, it sets us free. We’re not crushed by loss or puffed up by gain. We’re simply faithful.

The test of lordship Is the wallet.

1 Tim 6:10 “For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”

Money isn’t evil—but loving it is dangerous. It’ll pierce you with grief, the Bible says.

That’s why Jesus constantly tied spiritual health to financial habits.

- John the Baptist didn’t preach on giving—but when the people asked how to repent, he told them to share their coats and stop stealing.
- Zacchaeus proved his salvation by giving back four times what he had stolen.
- The early church didn’t just pray and sing—they sold property to feed the poor.

- And the rich young ruler? He walked away sad—not because Jesus asked too much, but because his money already owned him.

SHOW PIC OF MARTIN LUTHER

Martin Luther – “There are three conversions: the mind, the heart, and the wallet. The last is the hardest.”

And in our culture, the wallet isn’t just the last to convert—it’s the most fiercely defended.

People will welcome God into their prayer life before they’ll let Him touch their paycheck.

But let’s be honest: if we say, “*Jesus is Lord*,” while treating our money like it’s off-limits, there’s a disconnect.

The way you handle money proves who is Lord of your life.

You can say Jesus is Lord all day, but if your generosity says otherwise, He isn’t.

Proverbs puts this in perspective.

Prov 3:9–10 “Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.”

That’s not a prosperity gimmick. It’s a principle. God is not coming after your last dollar; He wants your first.

When we give to God first, not last, we’re showing who comes first in our lives. And God delights in that kind of honoring faith.

illus: R.G. LeTourneau didn’t exactly grow up in the spotlight. He was a mechanic by trade, the kind of guy who liked to build stuff with grease on his hands. But he had a mind for engineering that just wouldn’t quit.

Eventually, he invented giant earth-moving machines that helped shape modern construction. His big machines changed the world. He made millions.

*But here's what's wild—he didn't keep it. He gave away 90% of his income and lived on just 10%. That's not an exaggeration. Someone asked him once, “**Mr. LeTourneau, how can you afford to give away so much?**”*

*He grinned and said, “**I shovel it out, and God shovels it back—but God has a bigger shovel.**” This guy wasn't reckless—he was radically faithful.*

He believed God owned it all anyway, and the more he gave, the more God supplied. His company thrived. His ministry impact exploded. And he had the kind of joy and freedom you can't buy.

If you want to know whether Jesus is really Lord of your life, check the trail of your treasure. God's blessing often follows a surrendered bank account.

2. **WHERE YOUR TREASURE GOES, YOUR HEART FOLLOWS.**

Matt 6:21 “For where your treasure is, there your heart will be also.”

Let me flip that around: If you want your heart in God's Kingdom, put your treasure there.

Want to care more about eternal things? Start investing in them.

Randy Alcorn – “My heart always goes where I put God's money. Watch what happens when you reallocate your money from temporal things to eternal things—you start to care more about eternity.”

How does Paul build on Jesus' teaching?

Col 3:2 ***"Set your mind on things above, not on things on the earth."***

Your thoughts follow your treasure. If your money's on earth, your mind stays there. But if you start giving to Kingdom work—supporting ministry, missions, discipleship—your heart starts moving heavenward too.

2 Cor 9:7 ***"Let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver."***

God doesn't want guilt-fueled giving. He wants joyful hearts that say, ***"I get to do this."***

When we love someone, generosity isn't an obligation—it's a delight.

Jesus tells a story about a guy walking through a field when suddenly there's a thud! —his staff hits something. He digs and finds buried treasure. Gold. Jewels. Roman coins. Life-changing wealth.

So what does he do? He buries it again. Runs home. Sells his livestock, tools, furniture—everything. Why? To buy the field.

And here's the key line: ***"In his joy, he sold all he had..."***

He wasn't depressed about it. He didn't need a giving campaign or sad music. His emotions were stirred the moment he discovered the treasure. He was thrilled—because he knew what was coming.

That's the treasure principle. ***You can't take it with you—but you can send it on ahead.***

***illus:** Sam Houston was a legend in Texas. A war hero. Governor. President of the Republic of Texas. The kind of man you'd expect to find wrestling a bear or riding a cannon into battle.*

But late in his life, something changed. He met Jesus. He asked to be baptized in a river—not because it was convenient, but because it mattered.

And after he came up out of the water, soaking wet and smiling, he shocked everyone. He turned to the pastor and said, “I’d like to help pay half your salary.”

The pastor blinked. “What brought that on?” Houston smiled again and said, “My wallet was baptized too.”

Sam Houston understood that when Jesus changes your heart, it doesn’t stop at the waterline. It goes all the way to your wallet. He wasn’t trying to buy favor—he was showing that he had been transformed.

You don’t need a big bank account to be generous. You just need a surrendered heart and a place to start.

Conclusion: So where do we begin on this generosity journey? Right here: God owns it all. You’re the manager.

And where your treasure goes—your heart follows. If you want a faith that’s real and joyful—not fake and forced—it starts with surrender.

Surrender your stuff. Your schedule. Your savings. Surrender it all back to the One who gave it. Not to earn His love—but because you already have it.

Call to Action: This week, do a “Treasure Audit.” Look at your financial statements. Ask, “What kingdom am I investing in?” Write down what one next step of generosity might look like for you.

Next Sunday is Kingdom Builder Sunday and we have a chance to do something special. I need all of us to do a treasure audit this week and come ready to be obedient.

