# Shine Through Generosity Choose Your Crazy May 15, 2016

PRELUDE – King of Love Worship Song – King of Love

Baptism & Worship Songs – This Is Amazing Grace / Great God Who Saves

Announcements - Video Feature Song - Crazy / Offering

I doubt many churches have ever used a Gnarls Barkley tune to kick off a message but ... welcome to North Heartland.

Anyway ... as Shannon said, we're going to talk about "choosing your crazy" this morning but, before we get into it, I think it might be helpful to have a little bit of context, especially for those who are new here.

For the past month or so (since Easter), we've

been talking about our culture and how this bizarre presidential primary season that we're going through is evidence of the angst and dissatisfaction that's out there. People are frustrated with "the system" (which is composed primarily of big government and big corporations) and they're fed up with "the establishment" (the people who pull the levers of "the system"). And so the presidential candidates are promising that they can, in one way or another, fix the system and overthrow the establishment.

However, once systems and establishments have been around for a while (as ours have), it's almost impossible to make significant changes simply because of the nature of power and the nature of people ... which means that if you put your hope into politicians and the political system, you are quite likely to become even more frustrated and even more fed up. Not that we shouldn't be engaged in the process as citizens or even as politicians but,

the truth is, our ultimate hope is not in DC or in Jeff City.

Our hope is in what Jesus came to do which, we've seen in this series was to bring "up there" down here.

"Your Kingdom come and your will be done," he taught us to pray, "on Earth just like it is in Heaven."

And the primary way Jesus intended to bring that about was through little communities all over the world (called churches); people who would individually and collectively believe in Him, follow in His ways and become little outposts of Heaven on earth – like lights shining in the darkness – so that everyone who is disillusioned with the system and the establishment would know that there is another way to live, a better way, a way that transcends whatever governments or corporation or any earthly power is doing.

This has been the plan of Jesus from the very beginning. And it has worked all over the world for the past 2,000 years. It's why I'm here today. It's why you're here today.

And what we're trying to do in this series of series which we're calling *Shine* (and isn't that backdrop amazing?) ... what we're doing in this series of series is looking at how we can actually become the kind of influence in our world that Jesus has called us to be. Specifically, we're looking at five light-shining-in-the-darkness characteristics of Christ-followers that make us stand out in this world (in a good way!) but not so that *we* look good. We're to shine, Jesus said, so that *God* – the One who is our hope and source of life – looks good and people are drawn to Him and to Jesus.

So, obviously, in this series of series, I'm primarily speaking to those who are already Christians – believers in Jesus – so that we can be focused and intentional in our lives. But I

think this next few months will also be helpful for those who are *not* Christians because – I hope – it will present an accurate picture what Christians are actually *supposed* to be like – what we're supposed to be all about.

### **A Quick Review**

And the first characteristic which we started looking at last week is *generosity*.

And last week, I mentioned several reasons why we're starting with it instead of the other four characteristics (which are graciousness, goodness, God-centeredness and Gospeldrivenness).

### Very quickly ...

1. Generosity was probably the greatest outwardly visible characteristic of the original followers of Jesus. And it had a huge impact on those who witnessed it

and who were impacted by it.

- 2. Generosity is also in many ways the greatest shortcoming among Christians in this country today. Many churches and non-profit ministries are struggling and even closing because of lack of financial support.
- 3. Finally, of all the "Gs" we could talk about, the reason we're starting with generosity is that it's probably also the hardest topic. It's the greatest challenge of the five for us to consider because people get nervous when pastors talk about money. So, if we can be open and willing to listen on this one, we're going to have a lot more leverage on the other ones.

Now, the point of last week's message was that a lot of us think we're generous because we don't really understand what generosity is. It's not what most of us think it is. Most of us think of generosity as *random acts of giving*. And a random act of giving is just what it sounds like.

- You hear that a co-worker has cancer and needs help to pay bills ...
- The cashier at K-Mart asks if you want to donate to Wounded Warriors as part of your purchase ...
- There's a project here at church that needs funding ...

... and you pull out your checkbook or your credit card and make a donation.

That's a random act of giving. And it's really great. And I'll hope we'll all continue to do those kinds of things.

# But that's not what I mean by generosity. Generosity is *not* random acts of giving.

Those are good things. But I want for you to take the next step and go beyond random acts

of giving and learn how to be generous. (And this *is* something you have to learn because it doesn't come naturally). I want you to learn how to organize your entire financial world around generosity because not only will it benefit those on the receiving end of your generosity, it will also accomplish two really great things for *you*.

First of all, when you become generous (not when you do random acts of giving), you will actually give more, save more and consume less.

The only exception to that promise is for anyone who is hoarding money because you're so worried about the future (even though you have more money than everyone sitting near you combined). For you, the promise is that if you will reorganize your finances around generosity, you will give more, *save less* (which is ok because you've already over-saved) and you will consume less.

The second benefit to you ... and this one is from Jesus Himself.

### Jesus says you will be happier.

We talked about this at length last Sunday so if you missed that service, you should check out the message on our app or website.

But the gist is this: when Jesus said "it's more blessed to give than to receive," he wasn't saying that a random act of giving would make us feel better than a random act of receiving, which is what most of us think He meant.

He was saying that the person who organizes their *life* around generosity, that person will be blessed. But the Greek word that gets translated "blessed" actually means happiness. It's a condition of the heart not a moment of elation. Those who organize their finances around generosity are going to be *happier in life* than those who organize them around

consumption. That's what Jesus is saying.

And we know that's true because we've never met a generous person who's chronically unhappy.

Ok, now one more thing and then we'll move on. If generosity is not simply random acts of giving, then what is it? Let me give you a definition that I learned from Andy Stanley. Andy is pastor of North Point Church in Atlanta and he's probably the greatest teacher in the United States on this issue.

Generosity is the premeditated, calculated, designated emancipation of personal financial assets.

Generosity is the ...

- Premeditated ... you have a plan.
- Calculated ... you know how much you're going to give.

- Designated ... you know where it's going to go.
- Emancipation ... you're going to set it free.
- Of personal financial assets ... this is not about investing time or talent (which is good). This is about your treasure – your money and your stuff.

Now, here's the really cool thing about this definition. A person with a really good sales pitch and a few sad pictures can sell most everyone into a random act of giving. But people who understand generosity as the premeditated, calculated, designated emancipation of personal financial assets do not need to be sold. They're not emotionally driven. They can hear a pitch and say "I'm going to say *no* to that need" without guilt because they have a plan.

### **The Financial Crazy Cycle**

Now, we're going to come back to this definition in a lot more detail next week.

But, for now let's move forward and talk about "choosing your crazy" i... because truthfully, to a lot of people, this way of thinking about generosity seems a little crazy. So before we talk about how to implement anything we need to have an accurate picture of what's *really* crazy when it comes to finances.

Do you know what word is most associated with money and finances for the average American?

### It's worry.

We worry, "Will I ever have enough money to retire? Ever have enough to buy a ring? To buy a house? To save some, get ahead, get out of debt? Will I ever <fill in the blank>?"

Most Americans, no matter how much money

or wealth they have, at some level, are worried.

Now, here's what's fascinating. In response to our worry, do you know what most of us do?

# We spend everything we make (or even more than we make).

Now, isn't that strange?

We worry, "Will I have enough? Will I have enough?"

"Oh, I know what I'll do. I'll spend everything that comes my way."

We worry, "Will I have enough? Will I have enough?"

"Oh, I know what I'll do. I'll spend more than I make."

### And when you do that, you end up with debt.

Crazy debt. Dumb debt. Debt on things that, as soon as you take possession, they drop in value

while the price you *thought* you were paying automatically goes up because of the interest.

And the result of spending everything we make and going into debt is that ...

### We have no financial margin.

And when you have no financial margin, you know what you do?

### You worry. And for good reason.

And the cycle continues over and over. We worry, we spend what comes in or more, so we go into debt, and we have even less margin and then we're more worried than before.

And round and round we go. This is the American way when it comes to finances. Seems crazy doesn't it?

But it's worse than that.

Do you know what we really worry about?

We really worry about future consumption.

So we *consume* more than we can actually afford.

And we end up with consumer debt.

Then we have no margin for future consumption.

### The Real Problem

Now, when most people see this cycle, their first reaction is often "well, if I just had more money, then I could get off of it. I could get out of it."

So, let's think about that for a few minutes. How much more would it take? I mean that literally.

How much more money or income would you need for you to stop spending everything you make or more than you make?

10% more? 15%? 20%?

What if you went to work tomorrow and you got a 25% raise? Do you think you would go home and say to your husband or wife, "Honey, that's it? No more overspending or even spending everything that comes my way."

The answer to the question of how much money it would take for you to stop spending everything you make or more than you make is *more money than you will ever get all at one time*. Because as your income increases guess what you'll do? (And you know this because you already do this). *You'll spend it.* 

You know why? Because overspending is not a *money* problem.

#### It's a self-control issue.

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Let me ask you another question. *How much more money would you need to make in order to stop carrying a balance on your credit cards?* 

How much more would it take to start paying cash for cars instead of getting a loan or a lease? How much of an increase would you need to get completely out of debt and stay out of debt?

10% more? 15%?

The answer is way more money than you will ever get all at one time. Why? Because as your income increases so will your crazy habits. As your income goes up, so will your indebtedness because, for most people ...

### The problem of consumer debt is a

### contentment issue. It is not a money issue.

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OK, I have a third question. How much more money would you need to make in order to create financial margin?

10% more? If tomorrow you got a 10% raise would suddenly 10% more start showing up in your savings account?

The answer is the same as before. Whatever your current habit is, that's what you'll continue to do as your income increases because for most people creating margin is not a money problem.

### It's a discipline problem.

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Ok, one more question. And this is a biggie

because we're really getting down to the heart of the matter.

How much more money or income would it take for you to stop worrying about money?

10%? 15%? 50%?

The answer is ... *none of those* because I can show you people who are making 10%, 15%, 50% and even 100% more than you are and they still worry.

In fact, if I could rewind your life and mine to 20 or 30 years ago and somebody told us how much money we'd be making today, most of us would have said, "oh my gosh, if I could make *that* kind of money, I would be golden. I would be worry free."

And yet, here we are. We're *making* that much money and yet we worry. You know why?

## Because worry is not a money problem. Worry is a *spiritual* problem.

That's why, when Jesus talked about worry, He never said, "To overcome your worries, just save more money, and get out of debt."

He said "the reason you worry is because you have put your trust in riches and not in the God who richly provides." ii iii

This is a spiritual issue.

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# So, if you want to know what financial crazy really is, this is what it looks like.

- You worry at the beginning of the cycle and you worry at the end of the cycle.
- And you convince yourself that, really, you just have a money or income problem.

And for most people, that's just not true because more money is not the answer to a lack of contentment, discipline, self-control or a lack of trust in God.

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Now, one more thing about this crazy cycle – and if I haven't already offended you this morning, this part will get you for sure. But don't take it personally because I'm talking as much to me as I am to anyone else.

What drives the crazy cycle – what's really behind it – is what our good friend Andy Stanley has called ...

# The "consumption assumption" – the belief that "if it *comes* to me it *is* for me."

If money or stuff comes to me, I am free to do whatever I want with it. I can spend it all on myself and my little circle of influence right now or I can save it up for *future* consumption. I can even get more money or stuff by borrowing and going into debt if I want. However it comes to me, it is for me.

Of course, *maybe*, if I'm in a really good mood, or if somebody shows me enough sad pictures and if I feel guilty enough, I *might* occasionally take some of what I have decided to consume for myself and give it away. But I'm not going to do that so often that it impacts my crazy financial lifestyle and my crazy approach to finances.

You know, there's actually a word for that kind of attitude and behavior – and this is the offensive part, so get ready.

### The word for that is greed.

Greed is the assumption that it's all for my consumption ... which, by the way, means that greed has nothing to do with the number of

zeros on your paycheck or bank balance. A person who has very little or a medium amount or a whole lot and assumes that it all belongs *to* them *for* them ... that person is greedy.

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Now, if you're like most people, you probably don't like being told that you're greedy. I don't like it either.

But we can do one of two things with that information. We can get mad and try to deny it or make excuses ... *or* ... we can learn to be generous, because here's the great thing: learning to be generous (not random acts of giving, which we're all good at) ... organizing your financial world around generosity *crushes the consumption assumption*. It gets you off the crazy cycle.

And next week I'm going to give you a practical plan for how to do that – do not miss next week

... but before we get to that practical side, we've got to learn to think differently about all of this. We've got to break through the cultural paradigm of finances that says it's all about consumption or any "plan" we adopt will not last for very long.

### "Crazy" Illustrated

And lucky for us, Jesus was a master at helping people think differently. In fact, one of his favorite words was "repent."

And, to repent, as we've said so many times is not just about acting differently (because you can act differently without really changing your heart and mind, which we call "pretending" and "being fake"); to repent is about changing your thinking on things; looking at things from an eternal perspective – from God's perspective – and then letting that new perspective work itself out in how you live.

So, one day Jesus is walking along with his disciples and he decides to tell them a parable (which is simply a made-up story to make a point) because – *get this* – He wants to help them change their thinking about the consumption assumption.

It's amazing. Even 2,000 years ago people were crazy with their money!

So here's the story He tells them. I'm sure many of you have heard it before.

### He says ...

"The ground of a certain rich man yielded an abundant harvest." Luke 12:16 (NIV)

Look at that. Even back then, two thousand years ago, the rich were getting richer. The guy was already rich and he has a bumper crop.

### So, Jesus says ...

"He thought to himself, 'What shall I do? I have no place to store my crops." Luke 12:17 (NIV)

"I have so much stuff, I have to get a storage unit. We need to finish the basement. We need a bigger house. I've got so much stuff, what shall I do?"

"Then he said, 'This is what I'll do." Luke 12:18 (NIV)

You know what he did? You guessed it. He did exactly what he'd always done.

#### "I know ..."

"I will tear down my barns and build bigger ones, and there I will store my surplus grain." Luke 12:18 (NIV) His response to all this wealth was to do what he always did.

The more money you make, the more you will continue to do exactly what you are currently doing.

Again, this is why, if you are a young person and you can get off of the crazy cycle *now* and starting learning to be generous *now* – while you don't have much – *then,* in the future when you *do* have a lot more income, you will continue to do what you are started doing now. And you will have peace, and contentment and margin. And you'll give more, save more and consume less. You'll win in the end.

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Anyway, the guy in Jesus story did exactly what he'd always done because he assumed what he had always assumed: "if it *comes* to me it *is* for me." Notice – the fact that he got more did not

make him generous. It just made him richer.

"I'll *save* it now," he thought, "so I can *consume* it later."

#### And when "later" comes ...

"I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry." Luke 12:19 (NIV)

"When later comes, I'll be golden. I'll have plenty to *consume* for the rest of my life."

But it wasn't going to work out that way.

Jesus said that God looked at him that day ...

"And said to him, 'You fool!'" Luke 12:20 (NIV)

Not for being rich, but for being crazy and

confused about his finances – for assuming it was all consumable, disposable income.

### God said to him, "You fool!"

"This very night your life will be demanded from you." Luke 12:20 (NIV)

"I got bad news, son. You've got lots of stuff. You just don't have lots of years."

"You thought stuff guaranteed you time. You assumed that saving it up for you meant there would be some *you* to use it. You thought you were going to have enough time to consume everything you assumed was for you. But, I got bad news, son. This night, your life is demanded of you."

And I can imagine Jesus' listeners thinking, "Whoa, I thought we were just talking a walk. This is getting pretty intense!"

And it gets even more intense because Jesus says that God, in the parable, asks the guy a question ... which is really a question for them - and not just for them. It's a question for you and for me.

"Your life is going to come to an end," God said.

"Now who will get what you have prepared for yourself?"
Luke 12:20 (NIV)

"Who's going to get everything?" God wants to know.

This is not a trick question. The answer isn't complicated. It's simple. The answer is ... "somebody else."

Somebody else is going to get all his money and all his stuff. But not because he was generous, but because he was *dead*. *He* was consumable and *he* was disposable. And now he's gone. And

all of that stuff he'd saved up for himself to consume, someone else was going to consume.

And I can imagine it getting real quiet as this realization came over those listening to Jesus. But He isn't finished with his story yet.

Luke tells us that, right at this point, Jesus steps back out of the parable into real life. And he looks right into the eyes of his listeners ...he looks right into your eyes and right into my eyes and he says:

### "This is how it will be ..." Luke 12:21 (NIV)

"What we've just experienced in this guy's story – this is how it will be."

What is "this"? "This" is total loss; nothing to show for everything that came your way because you consumed it all or you hoarded it all for *future* consumption.

Jesus is saying, "I'm telling you. This is how it will be ...

#### "Total loss"

... for whoever stores up things for themselves but is not rich toward God." Luke 12:21 (NIV)

What does that mean? What is rich towards God?

I think it's pretty obvious from the story. Being rich towards God means being generous instead of greedy. It means ordering your financial world in such a way that not everything that comes to you is consumed by you either now or in the future.

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Of course, that raises another really good

question: how does being generous – a lifestyle of premeditated, calculated, designated emancipation of personal financial assets – make us rich towards God?

Think of it this way. If you want to be rich towards me, personally ... if you want me to think highly of you and to give you great standing in my heart, you know what you should do?

You can be nice to me. You can say good things about me. But if you *really* want to get in good with me, show love to my daughters and my wife. Be kind to my parents and my sisters. Treat my staff here at NHCC with honor and appreciation. If you love the people I love, that just puts you so far down the road with me personally. It's like loving me when you love them.

And our Heavenly Father who owns everything and needs nothing says "when you are

financially generous towards the people and things that I love, it's like loving me. It makes you rich towards me."

### In fact, Jesus once said that, literally.

"Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." Matthew 25:40 (NIV)

### **Generous Thinking**

Now, as I said, Jesus was a master at helping people see things differently and, in that story, He does two things that I think are just brilliant.

First, He makes the "consumption assumption" look even more insane and crazy by blowing up our notion of *ownership*.

And here's how He does it - here's his point -

and don't miss this: *if it can be taken away, you never really owned it anyway.* If somebody else is going to possess it then you are not the true owner. If you cannot control *where* it ultimately goes and *when* it goes, then you are just temporarily managing it.

By the way, that's how generous people think.

They see themselves not as owners but as managers who are going to give an account one day to the Ultimate "Owner of All Things" for what they've done with all the money and stuff that came to them.

That's how they think every single day because it's true.

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The second brilliant thing Jesus does in this story is to make generosity look like the sanest and most rational thing a person could ever do with their money and stuff.

And here's how he does it – here's His point – don't miss this: since it's all going to be taken away anyway, why would you miss the opportunity to give it away and become rich towards God? Since it's all going to be taken away anyway, why would you live your life like the rest of the world on the crazy cycle?

By the way, that's how generous people think.

### Generous people do *not* assume that what comes *to* them is *for* them.

They think it would be crazy *not* to implement a premeditated, calculated, designated method of emancipating their personal financial assets. It would be insane *not* to develop a lifestyle of giving money and stuff to the people and things God loves.

### **An Experiment**

Now, that's pretty much all I want to say on this today.

And I'm not asking you to do anything with this other than to try and imagine what it would be like to think this way and to live this way. So, here's an experiment for this week if you dare to take it.

Imagine that you're the manager and not the owner of all your income and all your stuff. And imagine that not everything that comes to you is for you.

So, for example, when you look at your stuff this afternoon – when you walk into your house and see all of your possessions, try to think "one day somebody's going to pack every bit of this up and give it away. Sell it, trade it, keep it, break it, lose it, burn it – who knows what's going to happen to it?"

And try to think to yourself what would it look like and, more importantly, what would it feel

like to live in light of this reality; that "I'm not really the owner. I'm just a temporary manager. And lucky me, I get to use some or all of this money and stuff not for my consumption but to become rich towards God."

Try to the best of your ability this week to think of your income and stuff differently. I want you to try because next week, I'm going to be really practical. I'm going to give you step by step how you can implement this in your life but, as I said earlier, if you hear that but you don't change your thinking away from the crazy cycle and onto the idea of manager and not owner, it won't make much difference for very long.

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One more thing and then, I promise, we are done. If anyone happens to hear what you're doing in this little experiment, chances are they're going to say you're crazy. And you can

say "maybe so. But then, we all have to choose our own crazy."

And then you can send them to our app or website where they can listen to this message and discover why what you're thinking about and experimenting with is actually the most rational and sane idea in the world (even though it seems crazy) and why what the world does is actually crazy (even though it seems rational and sane because everybody does it).

And you can tell them they don't have to live that way. None of us do because there is another way: a *better way* of crazy.

Let's pray together.

<PRAYER>

Feature - Crazy (Mercy Me)

#### **CLOSING COMMENTS - Rick**

- Next week a practical plan for becoming a generous person
- 2. Prayer pastor is Kitti

### **Endnotes**

 $<sup>^{\</sup>mathrm{i}}$  The rest of this message is an edited version of Andy Stanley's message "The Standard American Version."

ii 1 Timothy 6:17

iii Matthew 6:31-33