

Shine Through Generosity
The Last Shall Be First
May 22, 2016

PRELUDE – Immortal, Invisible
Worship Songs – Immortal, Invisible / This I Believe

Announcements – Video
Feature – Billionaire

If only we could all be billionaires (or maybe even just millionaires) we'd be living the life. And oh, how benevolent and generous we all would be!

Of course, if you've been here for the past several weeks of this series, you know that the only valid reason to ever believe that someone would be generous with lots of newfound money is that they're *already* generous ... right now ... today ... with

however little or however much they currently have.

That's because generosity, we've learned, is not about the amount. There is no correlation between how much money you have and how generous you are. Rich people are just ... rich. *Generous* people are generous.

Unfortunately, there are not very many of them – generous people, I mean – because most of us have never been taught what true generosity really is ... which sounds a little bit insulting at first because most of us *are* really good at *giving*. We're really good at responding to a need or an “ask.” We're great at random acts of giving. But that tends to mask the truth that we don't know how to be generous.

So, this series has not been about learning how to *do* something – to give. It’s been about how to *be* something – generous.

And there’s a huge difference. People who are really persuasive can talk almost anyone into giving. They can sell us into giving, inspire us into giving, and guilt us into giving. But generous people never have to be sold; they don’t have to be inspired; they don’t have to be convinced. And they don’t give out of guilt.

That’s because generous people – as we’ll see in great detail this morning – generous people have a plan.

A Quick Review

Now, at the beginning of this series I made you a promise and I want to give it again.

When you become generous you will give more, you will save more and you will consume less.

Your financial picture will get a whole lot better.

But Jesus makes an even better promise. Jesus said that people who orient their finances around generosity *not* those who randomly give in response to a need or an “ask” or to guilt ...

People who build and organize and reorient their lives around generosity will be happier.

And I talked about why that is true in the first message in this series so, if you were

not here for it, you might want to check it out in the media section of our app or our website.

By the way, something very interesting happened after I gave that message. One of the guys in this church came up to me in the commons and said, “Man, what you said today was so true.” And then he went on to describe to me how he had always been a person who thought of generosity as random acts of giving. But about a year ago, that began to change and, his life began to change as well.

As he was talking I kept thinking “gosh, I wish that all of you could hear this” so I asked him to stop by last week and let me get his story on video. And I’ll show it to you near the end of this message.

But the point is that you can trust what Jesus said or ...

... you can do this <crazy cycle graphic>

... which we talked about last week; how most people in this culture live according to the financial crazy cycle where ...

- We worry about whether or not we'll have enough money for <whatever>
- Then we spend everything we make or more
- Which means that we then have debt
- And then means we have no margin ...
- Which means that now, we really *do* have something to worry about.

And, of course, because we're crazy in this culture, the way to relieve our financial stress is to go to Walmart or Amazon or Home Depot or the car dealership or the boat show and spend more money than we have ... and have even more debt ... and even less margin and then, even more to worry about.

And round and round we go.

And we convince ourselves that what we have is a money problem. But 95% of us who worry about money and are on this cycle do not have a money problem.

We have a self-control problem, a contentment problem, a discipline problem and a spiritual problem.

Being overly worried about money, the

Bible says, happens because you are trusting in worldly riches rather than in the One who richly provides.

So this is absolutely crazy. It's crazy the way we view money.

But ... there's a very different way to live; a very different way of viewing the world and money; a different mindset that generous people have (and this is where we left off last week).

Generous people do not assume that it's theirs to consume.

This is the shift in thinking that makes all the difference in the world. Generous people have rejected the consumption assumption which guides most people.

See, most people think “if it *comes* to me, it *is* for me.” But Jesus taught “No. If it comes to you, it may *not* be for you. And if you assume it *is* for you will live your entire life like an owner and a consumer.”

And that’s just foolish, He said (and we saw this last week), because ownership is a myth. All the money and stuff you think is yours isn’t really yours because one day when you’re gone, it’s all going to be left behind. Somebody else is going to get it which means that you’re just the temporary manager.

And living as a consumer is foolish, Jesus said, because it always leads to the same place – discontentment. No matter how new and shiny it is today, there is always a newer one and a shinier one tomorrow.

Now, for most of us, the way to break out of this crazy cycle is not by making more money because, as we saw last week, if you got a 10% raise or even a 20% raise, you would almost certainly do with that additional money what you've always done with your money. You'd just be crazy with more zeros.

Of course, if you did have a huge windfall like winning the lottery; if you did become a millionaire or a billionaire, you *might* break out of it at least temporarily (but all that money at once would bring other huge problems as we all know).

In reality, the only way out of this for most

of us is to rethink our finances. And *generosity* is the off-ramp because what you do is reorder your life around generosity rather than consumption.

And to do that is really a very simple thing. It's taking what most of us put at the bottom of our list of financial priorities and moving to the top. It's taking what's almost always *last* and putting it *first*.

Getting Practical

So, let me show you how that works – and this is where we're going to get really practical.

And we're going to start out by going back to the definition of generosity that we talked about in the previous two weeks

(which, as I have said is not original with me but comes from Andy Stanley who is pastor of NorthPoint Church in Atlanta, GA and is probably the greatest teacher ever on this issue).

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

- Premeditated ... we're going to talk about that one
- Calculated ... we're going to talk about that one
- Designated ... we're going to talk about that one
- Emancipation ... we're going to set some of our money free because, as generous people, we understand that "just because it comes to me doesn't mean that it is for me." It might be for

someone else or something else – an individual or an organization. And we'll talk about that in just a bit.

But let's start with the word “premeditated” which simply means that, in order to be generous, you have to have a plan.

**Generosity – not random acts of giving
– requires a plan. <say together>**

Now, I know that when some of you hear this, the first thought you have is “yeah, Rick, but I'm not a planner. It's not my personality type or my spiritual gift. I don't like to be boxed in. I like to keep my options open and go with the flow.”

And I get that because that's how I'm wired by personality type.

But here's the truth. Even if you're not a planner, in reality, you *do* have a plan. You just don't realize it.

And I know that because you (and I) have *financial habits*. And if you have financial habits, there's a plan at work that you've just never written down.

In other words, somebody could follow you around and take notes on everything you spend, then they could organize it and write it up and give it to you. And that would be your plan. Everybody has a plan.

Unfortunately, a lot of us have a *bad* plan. And if you do not know what your plan is, I can almost guarantee that it's a bad plan. After all, when have you ever just "sort of

drifted” in a good direction? *Never*. We plan and strategize towards what’s *good* and we drift towards what’s *bad*. That’s how life works.

Now, if you’ve never thought about a plan for your finances, if you’ve never written it down, I can tell you what your plan is. If you’re somebody who lives with the assumption that it’s all for your consumption ...

... here is your plan:

- Consume it
- Save a little if you can
- Give from whatever might be left over

That’s your plan; consume pretty much everything that comes your way, save a

little if you can. Then, when it comes to giving, that makes you what Stanley calls a “three S” giver.

Spontaneous, sporadic and sparing.

If somebody can make you feel guilty enough or inspired enough, or you go to a fundraising dinner or the church has a need, you *might* be able to step up on the spot (spontaneously) and do something every once in a while (sporadically). And you’ll often think “gosh I wish I could give more but this is all I have left” ... you’ll give sparingly because there’s no plan.

But generous people are those who have realized “you know, if I’m truly going to be generous, I can’t just *hope* to be able to give when someone asks. I can’t be able to give only when I have extra or leftovers. I need

a plan.”

And so do you. If you’re going to be generous, you’ve got to have a plan. Even if you’re not a planner, you have to have a plan. And you need to work the plan.

That’s what I mean by generosity being *premeditated*. Now, let’s look at *calculated*.

Calculated means you have decided ahead of time – before money comes to you – how much you will be giving.

Generosity requires a predetermined specific amount or a specific percentage.

And percentage is better. It’s better because

as you make more, you give more.

Of course, that's what freaks some of us out.

- If you made \$100 and I said “hey would you give 10% of that?” you would think “sure, OK. \$10, that’s not a big deal.”
- And if you made \$1,000 and I said “would you give 10% of that?” you would think, “\$100 ... hmmm ... that’s a lot more than \$10 but, OK.”
- But once our income increases and the zeros start adding up, a lot of people freak out. “Oh my gosh, 10% is a \$1,000! \$2,000! \$10,000! That’s just too much to give!”

No, it's not. It's a percentage.

And the beauty of the percentage plan when your income goes up is that not only do you still *have* more than you ever did before, you actually *give* more than you ever did before.

That's how generous people think. They give percentages because generous people want to give more. And as their income goes up, that's what happens.

Now, here's what else generous people do (and what I'm challenging you to do it, too, if you want to become generous): *Generous people give the percentage before they consume it.* Otherwise, they might not have it to give.

See, the key to generosity isn't just giving more. It's not just having a plan. The key to generosity is reordering your finances so that what was once last ("if I have any left over, I'll give it") now becomes first.

The last becomes first.

- You give first
- You save second
- And you live on the rest

You flip the whole default plan upside down.

And that makes you what Stanley calls a three-P giver instead of a three-S giver.

- You give a *percentage* – which we've already talked about.

- And you make it a *priority* – you give that percentage before you do anything else with what came to you. In other words, “when I get paid, when I get my bonus, when I get my tips, when I get my dividends, when I sell my stuff on Craigslist, etc., I’m going to give a percentage of that *first* because it’s a priority.”
- And then you do it *progressively* – which means that, even if you have to take just a baby step in this direction, that’s what you do instead of doing nothing.

In other words, you decide “I want to be generous but it scares me or I’m not able to give the percentage I’d like, but

that's OK. I'm going to start with 2% or 5% or 7% and then, over time, I'll bump that up as my addiction to the crazy cycle comes under control."

You become generous by choosing a percentage, making it a priority – putting it first, at the top of the list instead of the bottom, and then, over time, you progressively increase it.

Ok, generosity is *premeditated* – you have a plan. It's not haphazard.

And it's *calculated*. You've decided in advance how much and how often you're going to give.

And it's also *designated* which means you choose ahead of time where it's going (which is the fun part).

And what's so great about this is that, once you've decided, you don't have to figure out how to respond to every sales pitch designed to get you to give.

You don't have to wrestle with "is this worth it? Are these folks on the up and up?"

And you don't have to feel guilty saying "no" to those things because you've got a plan and you know where your percentages are going.

Of course, the question is ... how do you know where to give your money? Well,

there are a couple of things that Jesus said that I think are pretty helpful.

For one, he said ...

*“Where your treasure is, that’s
where your heart will be also.”
Matthew 6:21 (NIV)*

... which is another of those brilliant insights that Jesus had.

Here’s what it means: wherever you’re sending your money, part of your heart is there. It also means that if you would like to change where your heart is, change where your money goes. It works both ways.

So, giving is a matter of the heart ... which means when you think about where to give

– where to designate your money ...

... you should consider two questions.

- What are you grateful for?
- What are you broken over?

What causes your heart to overflow with thanksgiving and worship and gratefulness? And what causes your heart to break when you think about it? That's what you ought to be giving to.

Generous people decide ahead of time that “I'm going to help fund the things that I'm grateful for and the organizations or people who are addressing an issue or need that breaks my heart.”

The other thing Jesus said that I think helps us to determine where to give we looked at in depth last week – the story he told of a very rich man who assumed (as most of us do) that *everything that came to him was for him.*

At one point God said to him, “this night your life will be demanded of you. And who will get everything you have put away for your future consumption? You assumed that it was all for you, but there’s not going to be any more you to consume it.”

And then Jesus said – and this is the part I think that’s helpful in this question –

“This is how it will be for whoever stores up things for themselves but is not rich

toward God.”
12:21 (NIV)

Luke

And the clear message of Jesus here is that, when it comes to money, you want to be investing in things that make you rich towards God ... which, we saw last week, are the people and causes that are near and dear to God's heart.

See, generosity isn't just about giving to what inspires a grateful heart in us or what breaks our heart. It's also about giving to things that matter to God – things that break God's heart; things that God loves.

And this is why anybody – no, not anybody. This is why any *Christian*; any *follower of Jesus* who is *blessed* by their local church and is *grateful* for their church and *sees the value* of their church in their community

should regularly *give* to their church a percentage of their income.

That little community of believers – as imperfect as it may be – is a part of God’s plan A to bring “up there down here.” (Thy Kingdom come on earth as it is in Heaven taught us to pray). It’s meant to be part of the light shining in the darkness.

Of course, if you’re a Christian – a follower of Jesus – and you’re *not* blessed by your church and you’re *not* grateful for it and you *don’t* see its value in your community, then do yourself and that church a really big favor. *Go find another one* – one that you love and value enough that you would regularly contribute a percentage of your income. It’s that important to God and to the church, and quite frankly, to you.

In addition to your local church, if you're a Christian, you should also designate some of what you regularly give to other people and organizations that deal with issues that God cares about – people who are missionaries or aid workers; international organizations like Compassion International, Doctors Without Borders and World Vision; local organizations like Hillcrest or Restoration House and the list could go on and on.

In addition to that, if you're a Christian and you really want to take this somewhere, you should also designate some of what you regularly give to those random acts of giving.

Here's how it works. You take a certain

amount of money on a regular basis and you set it aside so you will have it when there is a need or an “ask” and you want to be able to help.

Jetta and I years ago decided to put \$20 a month in the glove compartment so that if we saw someone in need we would have it. Sometimes that money builds up to \$40 or \$80 and that’s what the person gets. It’s random but it’s planned.

We put money in our annual budget to be able to give when people come and ask us to sponsor them in a cause. Same idea. It’s random but it’s planned.

Now, I know that at this point some of you are thinking “Rick, aren’t you afraid that if

you suggest people give to these kinds of things in addition to the church, there won't be enough for the church?"

Yes and no.

I'm not afraid of generous people giving beyond their local church because if Christians in general – if Christians in this congregation – actually *became* generous like we're talking about, there would be plenty of funding to get it all done.

What I *am* afraid of is Christians mistaking “random acts of giving” for generosity and feeling good about that while they live on the crazy cycle like everyone else in this culture. If *that* keeps happening, then we're in big trouble: the church, the non-profit organizations (religious and non) that do so

much good beyond what the government does.

By the way, if more Christians were generous, there would be less *need* for government intervention ... but that's another topic.

Ok, so that's what generosity looks like in detail. It's way different than spontaneous, sporadic, sparing random acts of giving.

- You've got a plan.
- You've decided on a percentage of your income that you're going to give *first* not last.
- And you know where it's going. Even the random acts are planned for.

Getting Biblical

Now, I realize that some of you are thinking “well, Rick, this is really interesting and practical stuff. But isn’t this whole definition of generosity just *opinion* – yours and Andy Stanley’s?”

Well, I’m glad you asked because there I want to show you something the Apostle Paul once wrote about this issue because I think it will be very helpful to see it in the context of a church.

As you know, Paul is the guy who was responsible for planting churches all over the Roman world in the first century. And in most of those places, the people were fairly well-off financially. They had pretty

much what they needed for themselves and to run the churches where they were.

But that wasn't true back in Jerusalem which, as you know is, where Christianity began. It's where the resurrection happened and where most of the original apostles were. But long before Christians were persecuted in other parts of the world, they were persecuted in Jerusalem. Because they worshipped Jesus and believed he was God, they were thrown out of the Temple (which was the center of everything in Jerusalem). That made them outcasts from society ... which then led to many of them losing their jobs ... which then meant they were in great poverty.

So Paul, as he is planting these churches, realizes that these people *who have as much*

as they need should financially help out the church and the Christians in Jerusalem and he begins to send out word among all of his churches that he's going to take up a collection to send to Jerusalem.

Now, as you might imagine, these new Christians all over the Roman world were very grateful for the Christians in Jerusalem and brokenhearted over the situation they were in because those people were not only the eyewitnesses to the life of Jesus and his resurrection; they were also the catalyst and the originators of the faith they themselves had received. Without the believers and leaders in Jerusalem there would be no Christianity anywhere else.

Lucky for us, what Paul was telling the

churches about this collection has been preserved in one of his letters to the church in Corinth. In fact, this is the very first recorded instruction or process as it relates to the whole business of churches collecting money. This is where it all originated.

Here's what he wrote:

Now about the collection for the Lord's people, do what I told the Galatian churches to do.

1 Corinthians 16:1 (NIV)

So he's writing to a church in Corinth and he says "look, I'm basically telling everyone the same thing. Here's how the churches should handle the whole money thing."

Now, remember, there's no checking

accounts, no credit cards, no mail, no online systems, etc. If you have money, you probably keep it buried in a hole in your backyard. If you were rich, you might have someone who managed your money but for most people you were paid in actual gold or silver or copper or pieces of coins - sometimes they'd split coins in half.

So here's what Paul says to these Christians about supporting the church.

*On the first day of the week,
each one of you should set aside
a sum of money ... 1
Corinthians 16:2 (NIV)*

In other words, you've got to have – get this – a *premeditated* plan.

“But, Paul shouldn't we wait until we see

how the Spirit leads at the time?”

“No.”

“Shouldn’t we wait and see how well whoever is collecting can inspire us or guilt us?”

“No. You’ve got to have a premediated plan. On the first day of the week, each one of you should set aside a sum of money.”

“Every Sunday” Paul is saying, “when you’re starting your week, you look at how much money you have and you take some of it and you set it aside. Put it in a jar. Put it in an envelope. Put it in a different hole in your yard. You’ve got your savings hole, your kid’s college fund hole and your giving hole. You set it aside.”

“Ok, Paul, we can do that. But how much? How much should we set aside?”

See what they’re asking? “How do we *calculate* this?”

And the Apostle Paul says ...

On the first day of the week, each one of you should set aside a sum of money in keeping with your income. 1 Corinthians 16:2 (NIV)

“You gotta be more specific than that, Paul.”

“No, that’s it.”

“So, is it a percentage?”

“Yes.”

“But how much?”

“In keeping with your income.”

“Paul, please, just give us a number.”

But Paul doesn't because he wants their calculation to be guided by the combination of what's in their hearts and what's in their wallets.

“How grateful are you for those Christians in Jerusalem? How brokenhearted are you over their situation? How much do you think they and the church there matters to God? And how much money did you make this week? All of that together goes into the calculation of what you should set aside.”

This is the New Testament pattern for followers of Jesus. No amount and no percentage is prescribed. Instead, it's how grateful are you? How brokenhearted are you? How rich do you want to be towards God? How financially blessed are you? That's what goes into calculating the percentage you should give.

Now, look at what Paul says next.

*On the first day of the week,
each one of you should set aside
a sum of money in keeping with
your income, saving it up so
that when I come no collections
will have to be made. 1
Corinthians 16:2 (NIV)*

You know what he's saying?

“When I get there, there won’t be any pressure. We won’t have to have sad songs and sad pictures of the suffering people in Jerusalem. In fact, we’re not even going to take the collection when I get there because you all have been saving it up over time according to your premeditated and calculated approach to giving. None of you are going to be put on the spot and having to say ‘well, I really wish I could do more.’”

Then Paul closes this way:

Then, when I arrive, I will give letters of introduction to men you have approved and send them with your gift to ... where? ... Jerusalem.

1 Corinthians 16:3(NIV)

In other words, “it’s designated. This is where it’s going.”

“In fact, just so there’s no doubt about where it’s going,” Paul is saying, “I’m not going to let you give *me* this money. You’re going to decide who takes this money to Jerusalem.”

That’s the biblical pattern. And that’s where this definition of generosity comes from.

So let me go over it again.

- You’ve got to have a plan. (You already have one, so you might as well come up with one that’s a good one).
- You’re going to take what’s normally last and put it first.
- You’re going to set a percentage and decide when to give it.

- And then you get the fun part of putting it towards something you're grateful for, or something that breaks your heart or something that's near and dear to God's heart.

That's what generosity is. It's the premeditated, calculated, designated emancipation of personal financial assets.

And you implement it by completely flipping the default plan that most people live by when it comes to money. You give first, you save second and whatever is left, that's what is yours to consume.

And when you do that, everything changes because generous people – not people who just do random acts of giving as good as those are – generous people; people who

have ordered their finances around generosity - generous people have an easier time saying no to the things that undermine their own financial future because they don't think and live like consumers.

They live this way. <new crazy cycle graphic>

This is the new crazy where you where you give and you save and you live and you have peace. And then you give and save and you live and you have peace. This is where you don't assume that "just because it comes to me doesn't mean it *belongs* to me."

And it's crazy because people look at this and say "wait - you mean you give *before* you consume? You give *before* you save? That's crazy!"

Of course it's crazy.

But it's a better version of crazy than this. <original crazy cycle graphic>

This is crazier because in this way of living you assume two things that will devastate you ultimately: you assume you're the owner and you assume it's all yours to consume.

And one is a myth – ownership is a myth.

And the other – consumption – always brings you back to the same place: discontentment; empty and wanting more even though you already have more than you need.

... which, again, is why Jesus said

“happy is the person whose life is ordered around generosity rather than consumption.”

Happy is the person who learns to go beyond random acts of giving and becomes generous – premediated, calculated and designated in emancipating their financial assets.

And that’s what I want for you. I want you to be happy especially in this area of your life.

A Challenge

So here’s what I want to challenge you to do. And there’s no pressure in what I’m about to say. I’m not going to tell you a sad story or talk about how much the church or other non-profit organizations need your

money.

Instead, here's what I want you to do – because I want you to get off the crazy train and onto the peace train.

Ask yourself, “If I was going to be generous, what would my plan look like?”

What percentage of my income (or wealth – because some of us have over-saved for our future consumption) ... what percentage would I *like* to give away, off the top, first? What would it look like for me to give/save/live rather than live/save/give?

And if I was going to give that percentage, how often would I do it? Every paycheck? Every month?

And where would I like it to go? How much would I give to my church? How much would I give to other organizations or people in need?

I just want you to get that picture in your head – of you being a generous person instead of someone who just does random acts of giving.

And then, ask yourself “what steps could I take to move in that direction?”

What would a progressive plan look like in my life? Would I start by giving 2% or 5% or 10% or maybe even 15% for some of us who are so far ahead of where we need to be?”

And then – and this is the real challenge – *take that first step.*

I promise – no, Jesus promises – that you will not regret it because it will begin to trickle down into every other area of your finances and your life ...

... which brings me back to that conversation I was telling you about at the beginning. I want to show you what my friend Ron had to say about his experience – and his family’s experience – in moving towards becoming a generous person ... and then we’ll draw this whole thing to a close.

Let’s watch.

Video Clip – Ron Paulick Giving Interview
(2.1 min)

(Begin) Ron: “A year ago this time ...”

(End) Ron: “It works. It really does work.”

(fades to black)

<BAND GET INTO PLACE DURING THIS

VIDEO>

Feature – From What We Give

Closing Comments

You don't have to be a billionaire or a millionaire to have a life. You can have it right now where you are by becoming a generous person.

... which is why, as we close this morning, I want to let you know about a special way you can take what's normally last in the cycle and put it first.

And we're actually going to emphasize this over the next two months in something we're calling it *The Shine Generosity Project*. The goal of this project is for 30 individuals

or families who are part of NHCC and who love this church but are not currently being generous to start by automating their giving through our app or website.

And the reason we're doing this – the reason we're having a project and setting a goal – is because we as individual Christians and as a church are part of Jesus plan to make “up there” come “down here.” We're supposed to be shining lights in this community. And one of the ways we can do that is through generosity ... which is why we want to see more and more people take the first step toward becoming generous by automating their giving. That just makes sense.

So, if you're not currently giving anything or if you're someone who currently does

random giving – *which we really do appreciate* – and you are ready to do that, go to the app/website and click the give button and you’ll be guided into setting up a plan. And you’ll start doing *first* what most people do *last*.

Now, if you’re not ready to do that – you need to more time think about it, OK. This is not a pressure thing. We’ll be communicating about this goal thru end of June. In fact, this week you’ll receive some more info from me about this project.

And if you’re thinking, “yeah, so, this whole thing is about getting money for the church” (like that is a bad thing), then don’t invest your generosity here. But do it somewhere for your own good.

As we leave this morning don't forget ...

* Small group rally – stay engaged w/NHCC
this summer

* Offering at the door.

Next week ... next Shine series ... Shine
through Graciousness. We live in a world
that's becoming more and more mean-
spirited. So what would happen if followers
of Jesus treated people differently – with
grace? That's what we'll be talking about.

See you then!

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Endnotes