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Teaching: Carlon Tschetter
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You may have heard the story about the woman who came to a Lutheran pastor and asked if he would do a funeral service for her dog. He said that he could not accommodate that, but he suggested that she go down the street and ask the Pentecostal pastor if he would be willing to do that. She said, "Okay, I understand. how much do you think I should pay him for that service?" He, not knowing where she was going with this, said, "I don't really know. What were you thinking about?" And she said, "I was thinking about \$1000." He said, "Oh my goodness! You didn't say the dog was a Lutheran!" There is an uneasy relationship between money and the church, isn't there? It's all right if you didn't laugh. I didn't laugh the first time either. But there's an uneasy relationship very often between money and what happens within the context of the life of the church. The interesting thing about that is as you read your Bible, the Bible has a lot to say about money. If you read your Bible, you don't ever get the sense that there is any unease or tension or that God is in any way sheepish about what He says to us about this rather significant area of our life.

We've been in the book of Proverbs. In these last couple weeks as we zeroed in on this whole matter of finances and money and what we do with it, how we spend it, how we save it, we see the Proverbs have a lot to say about it. Proverbs links together wise living and how we handle our money. There's a direct correlation between living wisely and using our money in ways that God intends. You remember that Jesus is the embodiment of wisdom. Paul says that in Colossians. What that means is Jesus is living the book of Proverbs. You want to know what the book of Proverbs looks like in life? All you have to do is go and read and study the life of Jesus because He is living out these principles. Jesus had a lot to say about money. He had a lot to say about how we earn it and a lot to say about what we do with it and even about this matter of giving it.

We come again to this topic this morning that we're using from Proverbs to launch into a little wider perspective from Scripture. This morning we want to see that this matter of wisdom and generosity is one of the great blessings in the life of a believer. It is learning what that looks like, learning to step into radical generosity because God explicitly says that He loves cheerful givers. I want to be one of those. I trust you do as well.

Let's look first of all at some pillars of giving. When we look at this topic of giving in Scripture I think there are some foundations, some pillars that all of this truth is based on. In order to do that in this opening section here, we are looking at the Bible and money. The first thing the Bible says very clearly all over the place is God owns it all. God owns it all. It's all His. If you were here last week, we talked about the fact that we want to be one-drawer people. The idea that we have one drawer where we put God's money, whatever amount we're going to give Him, and in the other drawer we have all of our money and we have the rest of life is just a false dichotomy. The Scriptures would speak specifically to that and say no. As the people of God, we're not two-drawer people. We don't have a separate secular and spiritual drawer. We don't have God's money and our money. It's all His. It's everything in our life that is in this one drawer. The truth is it's all his.

If that's the case, and I believe it is, then secondly we're merely stewards of it. That's all we are. We're all just stewarding, we're managing the things that God has given to us. We're caretakers. We manage His resources. If we've got our hand tightly gripped around this stuff almost like in a death grip because we think it's ours, we are just missing the whole point of Scripture with regard to money and what we're to do with it and how we're to view it. So whether it's money, whether it's time, whether it's our gifts, whether it's our abilities, we are managing it or stewarding it.

Then thirdly, if that's the case and I believe it is, we will give an account. We will give an account for our stewardship. When Paul says in 1 Corinthians chapter 4 verse 2 it's required of a steward to what? To be really successful in how he manages his money. It is really required of a steward to make sure that his investments return the highest percentage they possibly get. No, it's required of a steward that he be found faithful. It's required of a steward that she be found faithful. It is faithfulness the

Scriptures speak of. It reminds us of our accountability because Jesus talked a lot about stewardship. Many of His parables speak directly to this matter. Proverbs in particular talks about how it is that we handle money and whether we're wise or whether we're foolish. I'm going to begin again like I did last week. I'm going to read from Proverbs and then we're going to launch in to this other half that we left off from last Sunday.

Proverbs chapter 3 verse 9: "Honor the Lord with your wealth and with the first fruits of all your produce, then your barns will be filled with plenty and your vats will be bursting with wine." I would suggest that that proverb gives birth to many principles that we're going to look at this morning and others that we won't have time to. In Proverbs 11 and verse 24: "One gives freely yet grows all the richer." Just think about that. One is radically generous but somehow in God's mathematical equation they're getting richer. Another withholds and he's radically stingy. He doesn't give what he should and he only suffers want. We talked about the fact that this is a counterintuitive principle, that it goes against the grain of much of our thinking.

Let's look at the wise use of money. Principles of grace giving is what we want to look at for our time this morning. If you were to ask the majority of people who have attended church for any length of time. Okay, I'm not talking about people who are not equipped or who are not aware of what the Bible teaches. But if you were to go to the average church attender across this land and you were to say I would like a one-word answer to this question, and you ask them what one-word would best describe what in your church experience is the church's message about money. I realize there could be a number of different things but in terms of the giving of that money, what one-word would almost universally get mentioned. I would suggest to you that the vast majority of people would immediately think of the tithe. They would say, as they have grown up in church and the topic of giving has come up, the word that best describes what they've heard is you are to tithe. So we want to look into that this morning. We want to see what it is that the Bible in fact says about this matter of grace giving.

We're going to begin with a quick review of what we did last week. I want to start off by saying in summary of what we looked at last week why we're no longer under the obligation of the tithe. Why are we no longer under the obligation of the tithe? Now listen to me and I'm going to say this more than once as we go through this study this

morning. I am not wanting you to hear me say that you should stop tithing if you're tithing. This is not a message that is anti-tithing. What this message is intended to do is to ask you to consider why it is that you give the amount that you give. Whatever that number is...why is it that you give that number? If in fact it is a tithe, as in many instances it is, I just want to ask you instead of saying to you and having you walk out going well he said not to tithe anymore. No, I'm asking you this – why do you tithe? Why is it that you believe that that is what God has asked of us? Let's look at that and as we do that we're really saying what's the motivation in giving. What ultimately motivates us in this whole matter of giving?

So why we're no longer under the obligation of the tithe. My first question is this: wasn't tithing commanded before the law? Wasn't tithing commanded before the law? The thinking behind that question is if we can establish that tithing was put in place and commanded before the law then once the law is no longer in place and of course we have the normalcy of that principle and it carries on. The answer as I read my Bible is tithing wasn't commanded before the law. We have only two examples in all of Scripture Obviously it doesn't take very long before we get to the law in Exodus 20. In the book of Genesis, we have two examples. We looked at last Sunday Abraham and Jacob both tithed. You can read your Bible just as I can but you'll not find in any of those passages a command by God that they were to do that. That has to be assumed. To say that they were commanded to tithe before the law is an assumption that you have to make because it doesn't say that they were commanded to tithe. In fact, we pointed out Abraham lived 160 years. He never tithed again, at least as far as the record of Scripture is concerned. Jacob the same thing is true. We never read that either of these men tithed. So you cannot possibly say that the pattern of their life is they became tithers. Maybe they did. Maybe they didn't. The Scripture doesn't speak to that.

Secondly, wasn't tithing all that was required of a faithful Israelite? Isn't that what God asked of the faithful Israelite – to tithe? I am thinking of the tithe as most of us think of it which most people when they hear the word tithe rightly think of 10%. The answer again must be no. The answer again must be no. The tithe wasn't all that God required and especially as we press into this and we saw that in regard to the Old Testament Israelite when they tithed, they tithed about 23 1/3% a year. Some say it was even more

than that. Then after they gave their tithe, then they had opportunity to simply give as God moved in their heart, the Scripture says, on a number of occasions. I suggested last Sunday that the Old Testament tithe of about 23 1/3% was really a form of taxation. They were paying their taxes. The Levites were being supported by the tithe. The Levites ran the government of Israel. They took care of all of the things that God required to be done. So after the tithe then they were encouraged to give voluntarily as the need became known.

Thirdly, didn't Jesus command the tithe? Now this would be wonderful if the answer to that was not no. but the answer to the question did Jesus command a tithe again must be no. Jesus spoke of the tithe. He spoke of the tithe in the synoptic Gospels – Matthew, Mark, and Luke. In each of those gospel accounts as Jesus spoke of the tithe it was a direct criticism of the Pharisees. He wasn't criticizing their tithing per se, but he was criticizing the fact that in their tithing they were keeping the law in a legalistic manner. They were ignoring the really significant motivations behind the keeping of the law. They were ignoring matters of justice and integrity and mercy and all of the things that are close to the heart of God. They were fulfilling this legalistic requirement as if that was all that God ever wants out of us. Some legalistic response of obedience to what He told us to do. Here's the thing. With the beginning of the New Covenant which happens at the death of Christ and the resurrection, you read immediately after that in the book of Acts, a book that is the birth of the church, a book that is given to us to explain how all of this began to unfold, this glorious spread of the gospel, the church is being planted. Do you how many times the word "tithe" appears in the book of Acts? If you said zero, you're exactly right. The word "tithe" never appears in the book of Acts which gives us the birth of the church. When you read in the epistles of Paul, James and Peter written explicitly to equip the church for how to live life the way God wants it to be lived under the New Covenant, do you how many times the word "tithe" appears in all of those epistles and all those letters to the churches? If you said zero, you're right again. The word "tithe" appears in Hebrews chapter 7, and it isn't an instructive passage with regard to saying this is what you need to do as a New Covenant believer. It is the writer of Hebrews interacting with the Old Testament story of Melchizedek and Abraham. My observation is simply this. When you go to these books

that the Holy Spirit has given to us as the people of God living under the New Covenant, the word “tithe” is never used.

The fourth question. Is there something special about 10%? As we think of the tithe that is commonly taught, is there somehow some special significance to this number? We spoke about that last Sunday and again the answer is no. The word “tithe” is not a religious word. It is not a spiritual word. It's a mathematical word of measurement. Yes, it does literally mean 10%. Here's the danger in my mind in this whole matter of giving and tithing. Here's the danger that I think we want to avoid. The idea if I can figure out how much God wants me to give, I can put it in that drawer marked God's. I can wrap this up and there's a neat bow on it and I've got the number. Then I can do all the things that I want to do out of my drawer. I think we easily fall into this mindset that denies the very first point we started with that all of this is God's. If you're ever going to become a radically generous giver, you've got to start by laying that foundation stone first. If you don't ever come to grips with that principle, you'll never be a radically generous giver. It's all God's. my fear is if we zero in on a number and that required number is put before us in our mind, then we lose focus on stewarding the way God intends us to and managing His resources the way He intends us to. The bottom line is this. You need to free yourself of that number if it keeps you from giving as much as God wants you to give. God might intend for you to give even more.

So let's look at this matter of grace giving. I want to begin by just looking at the blessings of grace giving. There are so many blessings. I would suggest that if you want to know, because our time is limited, but if you want to know in a deep and radical way what God thinks about giving and money, there's three passages you need to pour yourself into. 1 Corinthians 16 verses 1 through 4 and 2 Corinthians 8 and 9. Those are the passages that really put before us at least 20 principles of giving. We went through many of those when we went through and did an exposition of 1 and 2 Corinthians. It comes back again to Proverbs 3:9, 10 and Proverbs 11:24. Honor God with your first fruits. You give and you'll have even more to give. You hold on and you have even less.

Let's look at that. What does that look like? I would suggest that when we go to 1 Corinthians 16 the very first thing we encounter is this matter that giving is a universal principle. Giving is a universal practice. It's a universal practice. I'm going to read the

first four verses of 1 Corinthians 16. “Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem. If it seems advisable that I should go also, they will accompany me.” The first thing Paul says is this matter of giving is a universal practice. He taught it to all of the churches. Galatia was one of the very first churches established and he references that here. This matter of the collection. He is not talking about just any collection. He is talking about the collection that he had arranged for the church at Jerusalem which was under intense persecution and suffering physically from want. Paul in his missionary journey is collecting money. He’s making this collection for the church that had birthed all of these churches to support them. He talks about that and he talks about this matter in a number of his letters. What he said when he uses words like this, when Paul talked about this matter of grace giving, he would use words like gift, grace, fellowship, sharing, generosity, service. Those were the kind of words that Paul used when he talked about this. He is simply saying that giving is an essential part of your Christian life.

What comes before 1 Corinthians 16? Don’t make this too hard. What comes before 1 Corinthians 16? 1 Corinthians 15. That’s right. We really sang about 1 Corinthians 15 this morning. Death was arrested and we were given this new life. We didn’t have chapters and verses in our Bibles until about the 13th century. So when they were reading all the way up to the time that Stéphanos decided that this would be helpful, and it is incredibly helpful to have chapters and verses, but when they originally read this, they just read from chapter 15 which is all about the resurrection and new life in Christ. “Therefore, my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that the Lord your labor is not in vain. Now concerning the collection...” Let’s make this really practical. This New Covenant reality. This new life in Christ. One of the things that he constantly challenges the believers with is giving is a universal practice among believers.

Secondly, grace giving is to be done weekly and is to be done individually. It is to be done weekly and individually. He says: “Now, concerning the collection for the saints,

as I directed the churches of Galatia, so you also are to do. On the first day of every week, each one of you...” Sometimes people say if you don't teach the tithe, people won't give. Well, if you don't teach them anything else, they might not give, but if you teach them the principles of grace they will give like the book of Proverbs talks about. They will give and they will try to outgive God and it just won't work. But if you don't teach anything other than that, that might be true. If you invite them into this matter of grace giving on a weekly individual basis. Listen. Grace has its obligations. Grace doesn't mean you do anything that you want whenever you want. Grace is tied to obedience. Grace has responsibilities. One of the responsibilities is we recognize that we have a privilege to give and we have this wonderful opportunity to step into this universal practice.

Notice that he says in that second verse “each one of you”. who does that leave out? Each one of you. Who gets left out of that? If you don't have a lot, he doesn't leave you out of this privilege and void your opportunity. We're going to see just the opposite of that. If you're very well to do, he is not just talking to you. we know in the church at Corinth there were wealthy people and there were poor people because in the 11th chapter when they came together to eat, the wealthy people had all the food and they would eat it by themselves. They wouldn't even share with the people who had none. So we know he was speaking to a church like all of our churches that have a broad cross-section of economic status. Some with a little and some with a lot. But he speaks to everybody.

Thirdly, grace giving is regular and it's planned. It's regular and it's planned. Put something aside, he says. To me, that sounds like that principle of Proverbs 3:9 – honor the Lord with your first fruits. I think you could even say this points to the B word, doesn't it? You know what the B word is about money. Budget. This might very well be incorporating the B word. He says you are invited into this universal practice. You are to do it weekly and individually. In fact, it is to be regular and planned. It is not something that's hit and miss. It is not something that just happens. It's thoughtful. It's careful. It's planned out. We all know that there are good habits and there are bad habits. This is a good habit. It's to be regular. It's to be scheduled. Right off the top. However it is that you get paid -- once a month, once a week, twice a month. Sit down with that check and

with that money, because remember, it is all His. Sit down before God maybe individually, maybe as a couple and you designate right off the top in this individual, scheduled, regular, good habit what it is that you are going to give to God.

Number four. Grace giving is to be free from pressure. It's to be free from pressure. He says in verse 2: "so that when I come". This is so counterintuitive. On the first day of every week, each of you is to put something aside and store it up as it may prosper so that there will be no collecting when I come. If you were a planner and a fundraiser, the one guy you want at the collection point is the apostle Paul. You want the apostle there. You're going to invite him to make the pitch. He's an apostle. Can you imagine the weight of his presentation, the sense that people are going to have to think they need to give to this? Remember what we said. Grace giving principles are consistently counterintuitive. Paul actually says I don't want to be a part of this collection. I don't want to bring any pressure to bear on anybody. He knew full well the authority of an apostle and he didn't want to abuse that authority. No gimmicks in this collection. No emotional appeals. No personal pressure. No giving simply because you're motivated by guilt. Listen. We don't have time but you can write down and look at 2 Corinthians 8:3,4. Paul says he went to the church of Macedonia and the Macedonian believers were dirt poor. There's three different words in the Greek for poverty and Paul uses the word that is the lowest possible economic indicators that he could. These people had nothing. When he came there, he didn't even want to mention this matter of the collection. He didn't want them, knowing that they had hardly anything, to feel under pressure to give out of their lack. You know what they did? They said just wait a minute. We know you're an apostle but you're not going to keep us from giving, and they demanded that they get to share in the collecting of this money for the church in Jerusalem. There was the opposite of pressure. Paul doesn't want there to be any pressure.

Let me step into something intensely practical. Let me ask you this. Do you feel that there is an inherent pressure when we pass the offering plate every Sunday? Do you feel that there is within that process of receiving these gifts that there is built in to the very idea of sitting in the pew and waiting for the plate to come to you, knowing full well you gave online, but you've got nothing to put in there. Do you ever feel that the

way we collect offering is in some way a bringing of pressure on people? Do you know that they didn't even collect offerings by means of a plate or a bag or anything until late in the 1800s? We always have to stop and ask ourselves why we do the stuff we do? The elders are in early conversations about if there is another way to do this. Many of you have attended churches where they have just boxes at various places in the church and people that are going to give just give in that box. They don't pass the plate and they don't put pressure. When we opened the balcony a couple years ago, the ushers asked if they should go up and collect an offering. I said no. initially there were very few people up there. I just thought this would be embarrassing and it would be intense pressure to have an usher go up into the balcony and hand a plate to somebody who's sitting by themselves. Now I don't want a couple of hundred people going to the balcony. I'm going to be very suspicious that Sunday if this bottom floor is empty and I'm looking up there and there's a couple hundred people up there. But that's the whole point of that. Why is it that we say every week in our bulletin if you're a guest don't give? We don't want them to feel under pressure. Why is it that when we have our big Christmas and resurrection Easter Sunday, we explicitly verbally say if you're here as a guest don't feel under pressure to give? Obviously one of the answers to that is you don't even pass an offering plate. That's one of the things that happens. It is happening more and more at our church, as well as people obviously are giving online and that's an opportunity. But you don't have to give online. You can give in other ways. So that's just something that we are considering and talking about. But Paul didn't want there to be pressure in the receiving of an offering.

Then the fifth principle of grace giving is proportionate. Proportionate. We can spend a whole morning on this one principle because the underlying message that Paul speaks here is "as he may prosper". Grace giving is proportionate. In other words, grace giving is exactly as Paul says as the Lord has prospered you. So again one of the questions that always gets asked is if I'm not tithing how in the world am I supposed to know how much to give? If I don't have a percentage that 10% number how do I know what to give. Paul answers your question. I don't have to make up an answer to it. It's right there in the Bible. You give as God prospers. Let me go on record again and say I'm not against tithing. I'm really not against tithing if you're a Biblical tither of 23 1/3%.

You know what I mean? That's the Biblical tithe if we're reading our Bible right. So if you're a Biblical tither just disregard everything I said. No, I'm kidding. But how do we know how much to give? He says give as you are prospered. He says the same thing over in 2 Corinthians 8, the same language. If God has given you a lot, then guess what? It's an opportunity to give a lot. If God has given you little, He takes that into consideration. Listen to this statement in Acts chapter 11. I said the word "tithe" doesn't appear in the book of Acts, but listen to this one. Acts 11:29 - "So the disciples determined everyone according to his ability to send relief to the brothers living in Jerusalem." There it is again. Each one according to his ability.

I have said on numerous occasions for some people a tithe is a burden. For some people a tithe is a burden. God doesn't require everybody to give 10% or 23 1/3%. For most of us, for most of us, tithing is a limitation. For some it may be a burden, but the vast majority of people living in the wealthiest land in the world, for most of us it is a limitation. Maybe 10% is the floor on which you start, but we don't want to think that because we tithe we've hit the ceiling and God is just extremely pleased with us because we're a tither. He says give as God has prospered. So the question that we need to be grappling with regularly monthly when God gives us more, what do we do with it? When God gives us more, do we give more or do we spend more? I think we know the answer. Wise living results in radical generosity. God says if I give you a lot and you want the blessing of Proverbs 3:9, 10 on your life, and who wouldn't, then you're going to give a lot. You cannot give God. A lot of people have tried and a lot of people have failed. You hold on to your money and you're stingy. The outcome is already predetermined. You are going to be lacking in so many areas of your life.

The last principle. Grace giving follows Christ's example. Grace giving follows Christ's example. Over in 2 Corinthians chapter 8 and verse 9: "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you by His poverty might become rich." Over in chapter 9 and verse 15 he says something very similar -- thanks be to God for His inexpressible, indescribable, incredibly generous gift. Yes, here's the ultimate motivator for giving. That's why verse 9 in chapter 8 starts with the word "for". It starts with the word "because". This is the reason. There is no command in chapter 8 and verse 8. Why isn't there a command?

That would've been a great spot to say this is the amount you need to give. He doesn't do that. He says I want you to consider the love of Christ. I want you to consider the grace of God. If the grace of God is an active force in your life and in your heart, you're going to give because you understand it's an incredible privilege. You enter into it with great joy. It's a responsibility and it's a privilege. It's an obligation and it's a privilege. It's a universal practice of the church. How could we ever comprehend what Jesus did for us? How can we who were poor and lost and bankrupt have been made rich? By the poverty of Christ who left the glory of heaven for us. True biblical giving is simply to be occupied with Christ. It is an act of obedience in discipleship. It's a joyous privilege. Let's never turn it into some burdensome guilt, some legalistic percentage. I think the more we understand about grace, the more we enter in to this motivation to give, the more radical becomes our generosity. God loves a cheerful giver. The word "cheerful" there is the Greek word *hilaros* from which we get the word hilarity, which is just to say joyful. God loves a joyful giver.

I'm not going to close without saying this. You all are incredible givers. Collectively this is an amazingly generous church. All you need to do is look weekly at our giving report to realize that the generosity of the people of Covenant is amazing. We put it in the bulletin to encourage you. Look at that number again this week and realize that we're well beyond our budget as far as what we thought we would need. I looked back for the last couple of years. Just last year there was a \$52,000 overage at the end of the year. We were able to get \$33,000 additional to missions, to benevolence, and to outreach just because the people of God were generous. The year before that we had a similar overage and we were able to give up to another \$21,000 to missions. We have calculated that our church gives probably well over a quarter million dollars to missions a year in budget and gifts that are given. I don't know why that couldn't be a half-million. If we step into radical generosity and we really believe that the mission that God has given us is to know Him, to love others and to live out this gospel, and there is no greater need in the world today than this gospel message to go out to all of these various places around the world and with our own country, that should be the heartbeat of God in our heart.

What do we take away? Three things that just go together. Faith is essential. Sacrifice is important. A decision is imperative. So let's step into the first one. Faith is essential. To enter into generous grace requires faith. That's what you are doing when you sit down with that budget and your bills and you say God, here's the bills over here, but first of all I'm going to give to You. That takes faith. It isn't let's pay all the bills and see what's left over. Let's see what's in God's drawer. No, it's all His. We're saying every time we get involved in radical generosity God, I trust You. I trust You, God. I trust You. If I didn't trust You, I'd hold on to this. But I trust You and I'm releasing it.

Secondly, this matter of sacrifice. Sacrifice is important. Instead of how much can I spare, what if we flipped that to a counterintuitive message and said how much can I give away? How much God, can I give away? How much can I sacrifice? CS Lewis said, "I'm afraid the only safe rule is to give more than we can spare." The only safe rule is to give more than we can spare. Yes, there's to be sacrifice. One of the principles of grace giving that we didn't even look at is sacrifice. Sacrifice is a part of this.

The greatest threat to generosity is not a lack of money. The greatest threat to generosity is covetousness. The greatest threat to your becoming a generous person isn't that you don't have enough money, because the Macedonian believers had only dirt and they gave. The greatest threat in all of our lives is the American lifestyle and materialism of our age. This is the greatest threat to generosity. Dr. Craig Bloomberg put it this way: "Stewardship of material possessions is the most important test case of one's profession of discipleship. Materialism is the single biggest competitor with authentic Christianity for the hearts and souls of millions of Christians today."

I hate to even get out this piece of paper because it absolutely supports in a way that just slaps you upside the head what I've just said. The 2019 Church Giving Report all across America. Tithers make up 10 to 25% of any congregation. The highest end is 25% give 10%. They fulfill what isn't even a Biblical tithe per se but they're at least giving 10%. 25% is the highest. 10% is the lowest. Eight in 10 people who give to churches have zero credit card debt. We talked about that a couple weeks ago. Debt is a burden that keeps you from being radically generous. Religious giving is down about 50% since 1990. Now this is the one that is the gut punch. On average, Christians give 2.5% of their income to churches. Get this. In the Great Depression, the average was

3.3%. Do you think covetousness is at work? Do you think materialism has grabbed our heart? 2.5% is the average amount that when people sit before God and say God everything in this drawer is Yours and I'm going to honor You with my first fruits. Here is 2.5%. Thank You and we'll do the best we can off of our 97.5%. Families that make 75,000 or more donate 1% of their income. Studies consistently show the more people make, the less they give. 73% of church giving happens throughout the week which speaks to that point we made before about the offering and the collecting and the pressure. Online giving has increased 205% since 2015.

A decision then is imperative. There has to be a point in our life where as a radically committed follower of Christ we say I want to step by faith into radical generosity. I don't know what all this looks like, Father, but You have laid out so clearly a path to blessing that is all about having an open hand before You. Tear away all of these covetous desires from my heart and let me see what You want to do in my life as I commit myself to obedience in this area. I can tell you one thing. You'll never regret it. You will never regret it.

Do you know what God wants you to know first and foremost? He wants you to know how much He loves you. He wants you to know the truth of the gospel. He wants you to know that His Son Jesus left the glory of heaven to demonstrate to you that love and that love was displayed on the cross. That's the gift that He has given to us of His Son that allows us to enter into the gift of eternal life. To receive that gift, all you have to do is believe. You don't have to give God anything. He is not asking you to give anything. He simply asks you to believe that what He said about Jesus is true, that this is His Son, that He died on the cross, that you're a sinner, and the only way to have this relationship with God is through faith in Christ and what He did.

Let's pray. Father, this great gospel, this radically generous gospel has come to us by Your grace and by Your mercy. You have already shown us what radical generosity looks like. We as Your people get to experience it every day as we walk in Your grace and Your mercy. We pray if there is somebody here that does not know Jesus in that personal way, that does not have the confidence that they're going to live with You forever, not because of what they're doing but because of what You have done, Father, we pray that Your Holy Spirit will open their eyes to who Jesus is and give

them the faith to believe and trust in You for eternal salvation. We pray for Your glory and in Your name, amen.