

United In Our Giving Part 2 - How We Give

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Date: 26 January 2025

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[0 : 00] If you would open up your Bibles to page 627 of your pew Bibles, it's Proverbs chapter 3, if you've brought your own. Last week I started preaching two sermons on generosity.

And let me just read this for you. This is Proverbs chapter 3. I'm going to focus on 9, and I'm actually going to focus on one word in verse 9. Honor the Lord with your wealth and with the firstfruits of all your produce.

Honor the Lord with your wealth and with the firstfruits of all your produce. May God bless the hearing and application of His word.

Let's say this week you get an unexpected phone call from an estate attorney. Your recently deceased neighbor, she was in her 80s, and you and your family had essentially adopted her. You were showing her kindness. You were helping her out in so many different ways. Well, it turns out she wrote you into her will. You didn't plan that. You weren't pining for that. You didn't even know she had any money.

[1 : 24] You were just seeking to love your neighbor. This lawyer says, I'm just calling to let you know that you're going to be receiving \$10,000 from Gladys' estate by the end of this month.

So for us, it'd be like this coming week. We'd get \$10,000 in the mail. Let me ask you a question. What do you do? How does God want you to respond to that?

What should be your attitude, your posture towards that \$10,000? And then what should be your actions, your practice? What do you do with that? I hope you're at least asking this.

As God's steward of all that He has given you, you're asking God, what would you have me do with this? What would you do with this? Let's move from a kind of one-time windfall to now your monthly income.

Most of us in this room are receiving some kind of monthly income. Maybe you are receiving \$20,000 a month, \$10,000 a month.

[2 : 35] Maybe you're receiving \$5,000 or \$3,000 a month. Maybe you're receiving \$5,000 or \$3,000 a month. What should be your posture toward that monthly income?

And what should be the practices of good stewardship in stewarding that money in a way that pleases the Lord? Now, if you weren't here last week, I preached on Proverbs 3, 9 and 10, and I was trying to make a case that the gospel of Jesus Christ radically, radically changes our hearts towards money.

Instead of seeing money for our own glory, now we have been rescued and money is a means to God's glory. So we're going to steward it to God's glory because we're God's stewards trusting in God's promises.

This is what the gospel does. It de-golemizes us. Remember that? My precious. The love of money is like the ring of power in our hands.

It's not a ring. It's usually on our smartphones where we're looking at our bank accounts. Oh, my precious. The gospel rescues us from that. This morning, I want to move from the why we give last week to the how we give.

[4 : 03] And it's that word firstfruits that is such a help. When you read that in 3.9, firstfruits, with the firstfruits, we're to honor the Lord with the firstfruits of all your produce.

The original recipients would have been thinking like the firstfruits of their barley harvest, of their wheat harvest. There's multiple harvests during the growing year in Israel. Or if you had a flock, it would be the firstfruits of your flock.

And it's okay to think in terms of sequence, like this is the first we give back to God of what He's given to us. But this word is not just sequential in its firstfruits.

This word is qualitative. We give our best to the Lord. When we honor the Lord with our wealth, we give Him the best we have.

And so this morning, what I want to help you to think through is, you're going to hear me say that, give your best to the Lord. In light of what Christ has done for us, let's give our best to Him. And so, I want to help you think through how to give your best to the Lord attitudinally, and how to give your best to the Lord by way of action.

[5 : 20] How to give your best to the Lord by way of posture of heart, and how to give your best to the Lord by way of practice. There is much grace here.

Now, let's just state the obvious. There in this room are people with a wide range of incomes. Not all of us have the same income, and that's okay.

We're not making any claim that all of us should have the same income. But here's what's going to unite us, brothers and sisters, as a church. It's when we are united in giving our best to the Lord with whatever He's given to us.

When we are doing that together, it unites us in a God-pleasing posture. And so let's give our best to the Lord.

Whatever He's given of us, let's give our best back. And let's start off with this kind of sense of attitude, of posture. By attitude and posture, what I'm talking about essentially is your motivation.

[6 : 31] What is the motivation behind your stewardship in general and your giving in particular? And in order to drill down into that, we're going to move away from Proverbs chapter 3, and I want to bring you to a passage in 2 Corinthians.

It's in 2 Corinthians 8 and 9. If you're looking at your pew Bible, it starts on page 1149. And so I just want to give you some background of what's going on in 2 Corinthians 8 and 9.

At this time in the first century, there was a devastating famine that had broken out in Jerusalem and the surrounding areas of Jerusalem. And it was wreaking havoc in the Jerusalem church.

So the Jerusalem church were primary Jewish Christians, and they were now suffering because of this famine. And so the Apostle Paul does something.

It's one of the first Christian relief efforts, a Christian relief fund. Do you know what the Apostle Paul does? He reaches out to primarily Gentile churches around the Mediterranean basin, churches in Macedonia, and the churches in Galatia, and the church of Corinth.

[7 : 45] And he says, okay gang, what can you do to help your brothers and sisters in the Jerusalem church? And so what he's doing in 8 and 9 is he's circling back to a commitment they had already made, and he's motivating them to give.

And so for us, it's very helpful because we're going to apply this not to a one-time gift to people in need. We're going to apply this to our monthly stewardship of God, what he entrusts to us.

And so with that said, what I want you to see in 2 Corinthians 8 and 9 are three motivations, three attitudinal kind of lining up to what pleases God.

The first one is this. It's in 2 Corinthians 8, 8 and 9. It's gospel. It's a gospel-shaped generosity.

It's attitudinal. It's posture of heart. It's motivational. Look what he says. In verse 8 he says, I say this not as a command, but to prove by earnestness of others that your love is also genuine.

[9 : 00] He's talking about this relief effort that they've been kind of gathering for about a year and they're going to send it. And he says in 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.

This is a gospel motivation towards generosity. What's being said here is that Jesus himself became poor so that he would enrich us with salvation and that should motivate us in our giving to divest ourselves of some of our wealth to help other people become enriched in Jesus.

Jesus. It's a gospel motivation. The idea of he who became rich, he who was rich became poor is talking about his incarnation.

This is Philippians chapter 2, 3 through 11 where Jesus who before he took on flesh, before the second person of the Trinity was incarnated, he was in glory in heaven and when he took on flesh, he took the form of a servant.

He humbled himself. He became poor and then he lived a perfect life, died on the cross and through that death and resurrection, he brings wealth to sinners. He makes us rich for those who believe.

[10 : 32] Yet for your sake, he who was rich became poor. And you know what kind of riches it's the riches of salvation.

It's the riches of God's grace that are in Christ Jesus. It's Jesus himself. Our riches in Christ. Jesus is our treasure.

And so, when you think about this, that Jesus is our treasure, can you stack Jesus up next to anything you could possibly think of on this planet and say, how could that in any way be more valuable than him?

This gospel motivation gets at something in us in which God is saying to us, just as your God became poor to make you rich, so now you handle your wealth to make others rich in Jesus. It's powerful motivation. It's powerful motivation. Didn't deserve it. We didn't deserve Jesus becoming poor to make us rich.

[11 : 43] That's why we read that this is the grace of our Lord Jesus Christ. Christ. So this first motivation, this first dimension is gospel.

The second aspect of it is generosity. We're to be generous. If you flip over to 2 Corinthians 9, 6, Paul starts drawing on a particular illustration, particular way of being that that congregation would have been very familiar with.

The point is this, Paul writes, whoever sows sparingly will also reap sparingly, and whoever sows bountifully, generously, will also reap bountifully.

We're not talking about sowing as in a sowing machine. What we're talking about is sowing seed. We're talking about planting and growing and harvesting.

And Paul is using this illustration to attend to how we give. You sow a little, you reap a little.

[12 : 56] You give a little, you reap a little. The sowing is analogous to financial giving. Giving of your financial resources.

And we're not to give minimally according to what Paul is saying here is the principle is we give generously. We give abundantly. Now, if you flip back to 2 Corinthians 8, Apostle Paul does something really interesting.

In verses 1 and 2, he brings up some other churches. The churches of Macedonia. And he's kind of like, you know what, Corinthians, let me just tell you what the Macedonians are doing.

And then he goes on in verse 3 and he says, for they, the Macedonian churches, gave according to their means, as I can testify, and beyond their means of their own accord.

In other words, they had started to give sacrificially. Going beyond their means. These Macedonians who had nothing were finding ways to give because they had a gospel motivation going on.

[14 : 04] And they want to be part of this relief effort. They want to be part of what God was doing. And so, what we see here is not only just a sowing, not of a little, but a sowing of abundance and even moving into sacrificial giving.

It's kind of like this. Let's say we're living in first, let's say we're living in Corinth, but it's Corinth 21st century.

And if your family is kind of a, you stop at Starbucks a lot. And there's not necessarily wrong with that, but let's say you hear about this need in the Jerusalem church and you gather your family, you're a dad, you're leading your home and you're like, here's what we're going to do, gang. We're going to go without Starbucks all year long and we're going to take the stuff that we'd spend for Starbucks, we're going to pile it up and we're going to send it to the church in Jerusalem because we can go without Starbucks so that they can eat.

It's that kind of mentality, others oriented. What is really interesting is when you start asking the question, well, what is the abundant harvest that's being talked about here?

[15 : 17] If we're to sow abundantly, we're going to reap abundantly, what is the abundant reaping that we're talking about? And you start to see it at the end of chapter 9, starting in verse 11, I'm going to highlight some words for you.

You will be rich in every way, to be generous in every way, which through us will produce thanksgiving to God. Verse 12, for the ministry of this service is not only supplying the needs of the saints, but is overflowing and many thanksgivings to God.

By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ. Gospel-driven generosity and the generosity of your contribution for them and for all others while they long for you and pray for you.

It's uniting these Christians because of the surpassing grace of God upon you. Their generosity is an outworking of God grace in them. And then Paul says, thanks be to God for his inexpressible

gift.

The harvest is thanksgiving among God's people all over the place. God gets the glory. God gets the praise. He knits his churches together.

[16 : 33] And everybody's saying, yes and amen, isn't this good? It's the second kind of attitudinal feature in this passage.

We saw gospel. Now we've seen generosity. The last thing I want you to see is the joy in 9-7. Each one must give as he's decided in his heart.

We all have different incomes. We're all in different situations. But we each must decide before the Lord what we give. Not reluctantly or under compulsion for God loves a cheerful giver.

Would you look at the person next to you and just say, God loves a cheerful giver? God loves a cheerful giver.

And the way that Paul is talking about cheerful giving in the actual verse, he qualifies it with some notes. He says, cheerful giving is not reluctantly.

[17 : 44] Could you imagine someone writing a check to Christ the King Church and they're kind of like, oh, fine. Yeah, okay. I'll write this, I guess. Take it. You're kind of reluctant.

Paul's like, keep it. God loves a cheerful giver. A voluntary giver. Not under compulsion. You don't feel like you're having your arm twisted.

But this is flowing out of God's work of grace. This is flowing out of what Christ has done for you and you're like, you just, give me opportunities. Have you heard of those stories about churches that pass the plate and the head of the stewardship committee looks at the plate and that's not enough and they pass the plate again?

It's called compulsion. It's a little manipulative. Let's just see what God's word says and let's respond in faith. A cheerful heart is a heart shaped by gospel grace.

It's a heart that is generous in wanting God to be exalted and praised. It's a heart that is finding joy in what God is doing and is happy to share their wealth.

[19 : 11] It's this kind of idea where you're like, whatever I'm contributing, if that's going to more and more people treasuring Jesus above all else, it's going to more and more people that Jesus is the treasured center, the controlling center of their lives.

Oh, go with joy. So, these are what goes into forming a mature Christian attitude when it comes to stewardship in general and then giving in particular.

So, let me ask you, let's do an audit. How does your heart line up? How is the gospel shaping, motivating your stewardship and your giving?

How is this, is there, is there this sense of abundant, I want to be giving more abundantly, not sparingly, but abundantly so that there would be this harvest of praise to God.

Is that functional in you? Is there joy in your heart as you give? Now, if you're saying, well, no, I'm not really, do you know what you do?

[20 : 31] You run to chapter 8, verse 9, and you give thought to the second person of the Trinity becoming poor in order to make you rich with Him.

That gospel tending to your heart will bring about a God-pleasing change. So, this is getting at, hey, let's give our best to the Lord and it starts with attitude.

It starts with heart posture. So, for the balance of our time, what I'd like to do is, what does it mean to give our best to the Lord by way of actions and by way of practice?

So, let's say that you bring this gospel-shaped heart to your \$20,000 a month income or \$10,000 or \$5,000 or \$3,000 and your posture has been transformed towards this money.

You're like, Psalm 24, 1, all of this is the Lord so I'm going to give back some of it to the Lord with joy. Now what? What does that look like?

[21 : 43] I wish someone would have told me what I'm about to tell you when I was 23 years old. This isn't rocket science.

What I'm about to share with you is common grace, but I think it will help you. Here are three categories to think about all of your income or what God entrusts you.

Here are three ways to think about it. Three words, give, save, spend. And as a starting point, you want to be thinking very practically to be giving 10% of what God has given you, to be saving 10% of what God gives you, and to be spending 80% of what God gives you.

Just as a starting point. And so it just gives you something to aim at. And so what I'd like to do now for the rest of our time is just kind of unpack these things.

I'm going to spend the bulk of my time in the giving category, move to saving, and then if I've got some time, I'll talk about spending. Give your best to the Lord of your monthly income.

[22 : 57] 9-7, each one must give as he decided in his art. Each one of us is to be stewarding that which God entrusts to us.

We're to give a portion of that back to the Lord. First fruits, the best. The first, the best. So the principle I want you to hear right now is when you give, don't give leftovers at the end of the month. Give the best at the beginning of the month. start there, and if you come up short, you're going to deal with that in your spending, not your giving. Decide how much.

And the, under the Old Covenant, Old Covenant saints were commanded to give 10% of their monthly produce, of their monthly income. And when we get to the New Testament, the New Testament is rather silent on the tithe.

And so, you really can't make this airtight argument either way for the tithe in the New Testament because it's pretty quiet on it. But I'm with Randy Alcorn.

[24 : 07] Randy Alcorn wrote this book, The Treasure Principle. I think we've got four copies still at the Connect Desk out there if you want this. It's outstanding. What Randy Alcorn does is he makes this case of using the tithe to help you give.

Think of the tithe as training wheels on your giving bike. Just getting started. And it helps you in terms of aiming at something to be giving back to what God is giving you.

Giving your best back to the Lord. And you know what? You're going to find this. Because riding your bike with training wheels is kind of fun.

Riding your bike without training wheels is even better. And so, see those training wheels as to get you going. But you don't have to stay riding your bike with training wheels on if you're able.

He makes this case, Randy Alcorn, when it comes to the tithe. The old covenant saints, well, they were commanded to give 10%. How much more should new covenant saints who know the grace of the Lord Jesus Christ give more?

[25 : 32] There's this study that was done. I came across it this past week getting ready. It's called The Giving Gap. Changes in Evangelical Generosity.

It's really interesting. I just read the executive summary, which is 12 kind of summary statements. And this is what the eighth summary statement is.

Generosity is the proportion of household income given away. Now, this is all evangelicals in the American church over 2024. Think of it as a percentage of your annual income.

The average donor gives Do you know how, do you know what the percentage is? The average donor gives blank of household income to the church annually.

It's 2.8%. And that's down from 3.2% in 2021. It's interesting. It's like, okay, giving's good.

[26 : 41] We're giving something. But if you're going to talk about this in terms of giving sparingly versus giving abundantly, where would that fall? And where would that fall in terms of prioritizing your giving, giving your best to the Lord?

It's a helpful assessment of where the American church is, the wealthiest church in the world. It's a helpful So maybe right now you're saying, 10%?

We can never do that. How about this? How about asking the question, what can you do?

Are you giving to begin with? And what's your next step in your giving? Can you start looking at what you spend and say, you know what, that's a want.

We don't need that. Let's reassign that to that which is even more pleasing to the Lord. Are you giving at all?

[27 : 46] What's your next step? And see the 10% as training wheels to be getting going in your giving. And remember, Jesus became poor to make us rich so that we could sow abundantly so that more and more people would reap a praise harvest to the Lord.

Finding their treasure in Jesus. I was going to talk about frequency. I'm going to skip that. Here are two thoughts. I was given this book by a brother from the church to read.

It's called True Riches. It's by John Cortinez and Gregory Baumer. It's a really helpful book. I'd recommend it. I don't agree with everything in it. But you know what was challenging about this book?

Here's what's challenging about this book. They raised the question of what do you base your lifestyle on? Do you base your lifestyle on your income or do you base your lifestyle on your giving?

It was a very challenging and provocative question. So it started us re-evaluating hey what do we need what do we need to live on so that we can free up more money to give?

[29 : 04] Because we delight in Jesus. Another thought is this. It's about progress. It's about growth.

Giving is an act of grace. 2 Corinthians 8. It's something that God is at work in us and we respond to and step into and experience more and more of his joy so what's your next step?

What's your next step individually? What's your next step as a family? How can you excel still more in this act of grace? So giving.

Give. Give your best to the Lord. Second category is save. Saving is putting away money and if you're aiming at 10% aiming at it.

Just like giving, you're aiming at it, you're moving towards it. That's good. It's just important to start.

Can I give you a principle from the Proverbs about saving?

[30 : 10] This is really helpful. This is Proverbs 13, 11 and it says this, wealth gained hastily will dwindle but whoever gathers little by little will increase it.

Little by little. saving little by little. So maybe it's long term saving little by little. You're saving, you're putting money away for your retirement or you're building up towards a new car to you that you need to purchase.

It's little by little you're putting away. Or it's more of a short term 12 month savings. You're saying okay you know what we've got a summer vacation coming up and so we're just going to put a little money away little bit by little bit kind of throughout the year to be ready for that when it comes or we have a property tax come and due in December and we're going to put away a little bit little bit little bit and be ready to pay that property tax.

Christmas we're trying to save now put a little way a little way for Christmas 2020 25. And so you're just putting money away tucking away a little little by little for different things coming down the line.

But when it comes to saving I want to give you a category that I think you should consider. It's called an emergency fund. And what an emergency fund is is something you save towards.

[31 : 32] It's usually about \$1,000 to \$2,000. And how to think about it is like a red case with glass that says break in case of emergency.

And so this money for your emergency fund would be something like you have a medical expense that you weren't planning for. you break into your emergency fund.

Or you have a house expense something goes big time on your house and you weren't ready for it. Emergency fund. Something else happens.

Car expense. Or maybe you have a brother and sister that is facing a crisis. Break into the emergency fund. What then you do is you rebuild the emergency fund after you use it.

And what that will do is it will protect your cash flow. It will help you if you're living paycheck by paycheck and maybe you're in a cycle of debt to help you get out of a cycle of debt.

[32 : 40] When it comes to saving, I just need you to hear this. We don't trust in our savings. savings. We trust in God's promises.

But we're wise in doing our savings. The third category of kind of like giving our best to the Lord is by way of our spending.

You know, I gave you the percentages. Give 10%, save 10%, spend 80%. You know, you don't have to spend 80% if you don't want to, if you don't have to.

You don't have to do that. What has been really helpful for me over the years has been thinking in two categories, what are my needs and what are my wants?

Can I just define for you what a need is? A need is something that is necessary for you to live. It's food.

[33 : 46] It's clothing. It's shelter. It's, you can make a case for transportation. I think you can make a case for a phone to be functional in our culture.

And so, when you start realizing what your needs truly are and then what are your wants, what is unnecessary, but good. Helpful.

It gives you a sense of priority. And so, if you're putting together a budget, which is simply a tool to help you steward God's funds, the first things that you're going to want to spend on are your needs.

And then, and then the discretionary spending are your wants. Very helpful categories. Now, if you want a helpful exercise, download your monthly bank statement and look at all of what you have purchased as you have made and right next to each one in N or a W.

This is a need, this is a want. It'll be interesting to see what you find out. Jenny and I, neither of us are money managers.

[35 : 01] Neither of us are administrative powerhouses. services. And the tool that has helped us grow us, serve us in our financial stewardship is called a cash envelope system.

It's old school. And what it is, is we have this little accordion file with 12 slots. And at the beginning of every month, I go to the bank and I get cash out and I put it in each slot for groceries and for upcoming auto maintenance and for clothes and for haircuts and for other things like that.

And for us, this is just where we live. It helps us because we always see what we have in a category. And when we're out of it, we're out of it.

And it has served us as we want to give our best to the Lord. And if that's where you are, I would highly recommend it. It is a really helpful tool.

And it can function as an emergency fund at the same time. Now, I know I haven't talked about debt. I know I haven't gone into talking about budgets.

[36 : 13] Let me point you to some resources that can help you without some websites, Crown Financial, Dave Ramsey. People are different sides of the fence with Dave Ramsey, but he offers this course called Financial Peace University.

It will help you. Compass, Compass Finances God's Way. It's a good organization to help. You can go to any of those websites to get help here. There's this book, a recommended treasure principle. There's true riches. But if you want to talk to a human being, and you're like, we need help, would you come find me? We can direct you to someone in our church who can really help you with these kinds of things.

things. So when we talk about giving your best to the Lord, three categories. Give, save, spend.

What's your next step? To give your best to the Lord in your actions. Giving your best to the Lord is both dealing with posture and practice, kindness.

[37 : 23] And every one of us in the room has room to grow. We all have different income levels in this room, but what will unite us in our generosity as we move forward is if each of us is growing in giving our best to the Lord.

We can do that together. So, if you receive a 10,000 check in the mail this week from the settlement of an estate, what would be governing your heart and your actions?

I'd hope it be at least this question. God is your steward. How can I honor you best in stewarding this money?

Let's pray together. God in heaven, we do thank you so much for the money you've entrusted to us.

We want to be delivered from the love of money day by day, and the gospel does just that.

It moves our heart off of money and moves our heart onto the treasure of our soul, Jesus. Would you grow us in our attitudes and our actions, our postures and our practice so that we would excel still more in this act of grace.

[38 : 46] It's in your name we pray. Amen.