

Training Session 15 - BLESS Rhythms: Sacrificial Giving (Gaining, Not Robbing)

Objective

Equip you to be faithful to God as a wise money manager and thereby gain earthly happiness, eternal rewards, and eternal friends.

Key Scriptures

Malachi 3:9-10; 1 Timothy 6:19; Luke 12:33

When I first met William Jackson in San Diego, he was homeless, hopeless, and hangry. He snarkily said, “Pastor, I don’t pray and I don’t believe in God, and the only reason I am friends with you is because of this man.” This man, Bob, owned a security business, and, despite a long list of reasons he shouldn’t, Bob hired William. Hope crept into William’s life, slowly, like a caterpillar. Faith began to build a home, right on top of his unbelief, one brick, one window, and one room at a time. Love, the last voice in God’s everlasting trio, wrote lyrics in William’s life, one stanza at a time.

After several months, his tune changed. “Pastor, I’ve started to pray,” he stated bluntly, as always. “Great,” I responded. “Tell me about that.” “It’s simple,” he replied, curtly. “I say. ‘God, this is William. I’m mad at you.’” Yet, William’s anger was no match for God’s love. Day after day, God laid a few more bricks of faith, installed a few more windows of hope, a few more shingles of love, and lo and behold, William’s house of faith was ready for occupancy.

When William moved in, he moved in with all his heart, soul, mind, and strength. Unshakeable faith, unbending hope, uncontainable love, and unceasing joy filled every room of his new house of faith. Yet, there was still one problem. His mentor came into my office and said, “Have you ever noticed how frequently William holds back his smile, almost like a kid who’s ashamed of his braces? It’s because he doesn’t have any teeth and he’s ashamed.” William and I talked about it and he said his teeth (or the lack thereof) were the most visible and enduring reminder of his old life. So we talked to a dentist in our church who made it her mission to make William’s teeth match his heart.

Extreme dental makeover began, and shortly afterwards, William happily bustled into my office, awkwardly moving his lips around his new pearly whites like a 7th grader with new braces. Trembling with smiley excitement, he thrust a piece of paper in my direction, “Pastor, this is one of the best days of my life. I actually get to give something back to God.” He put the check in my hand and gave me a bear hug, lifting me off my feet. He put me down and smacked me (hard) on the back, then ran out of my office, clad in black dickies, with perma-smile plastered on his face. I looked down at the check and laughed out loud, as if struck by a lightning bolt of joy. I kid you not. It wasn’t the widow’s 2 mites, but It was William’s 2 mites (Luke 21:1-4). Literally, it was a 2 dollar check, and on the memo line, William had scrawled one holy word.....“Tides.”

My heart soared. Sure, Roll Tide came to mind, but even more than the Crimson Tide, a rising tide of joy surged watching William's extreme heart makeover. Nothing, and no one, could stop him from worshipping and from giving. He loved giving his "tides", and he loved giving sacrificially of his time, his talents, and whatever treasures God entrusted to him. Only he never would have called it a sacrifice. It was pure joy and it was reflexive, much like a knee-jerk reaction as the doctor taps on your knee. The Heavenly Physician hadn't just tapped on his knee, he had tapped a wellspring of joy erupting in "tides" and offerings.

William wasn't rich from a worldly perspective, but he possessed a richness the world would never quite understand and his giving radically impacted me (and others). He became a man who was rich toward God. Throughout this training session on sacrificial giving, I want you to remember William. His joyful "tides" and response to God's grace is what we're after in this training session on sacrificial giving. His story will help you understand the theology we're going to work through. Now, to the nuts and bolts. For this training session, we're going to look at two things we should do with money and two things we shouldn't do when it comes to money and giving:

2 Things We Shouldn't Do with Money:

Rob God (of His \$\$\$\$\$)

Rob God? Of course we shouldn't. Tell me something I don't know. But what do you mean--how can we rob God? Easy. At least 10% is His. If we dip into God's 10%, then we're robbing God of what is rightfully his.¹

Don't get me wrong. It's all His. Every dollar in our bank account is owned by God. Psalm 24:1 says, "The earth is the Lord's, and **everything** in it." *Everything* includes every dollar in our bank account. It's *all* His. He is the owner, not us. This offends our modern sensibilities. "What do you mean it is not my money? I worked hard for it." Yes, you did, but God gave you the mind to work, the health to work, the education to work, the will to work, the family that burped you before you could work, and on and on. Everything you are working with is His. He created it all and He owns it all.

If anything, we're **money managers**, and we have a fiduciary responsibility to invest *wisely* each dollar entrusted to us by the owner (God). Just as we expect a return on investment (ROI) from those who manage money for us, God expects a kingdom return on investment (KROI). He will, one day, ask us to give an account for how we invested 100% of the time, talent, and treasure He entrusted to us (Romans 14:12; Revelation 22:12).

His guidelines are both clear and exceedingly generous, especially when you think about the fees we pay money managers. Most money managers receive less than 1% of the money entrusted to them. In God's extravagant goodness, he gives us the freedom to use up to 90% however we see fit. The industry standard pays money managers less than 1%--God pays His money managers up to 90%! Yet, according to giving statistics, 95% of Americans don't believe 90% is enough, so we reach our hands into God's cookie jar and rob God.²

The parallels to the Garden of Eden are striking. God generously and lavishly told Adam and Eve to enjoy the entire garden, but He said, “Do not steal my fruit on this tree. You have access to all of my creation. Enjoy it. Manage and steward it well, but this tree is mine and it isn’t good for you to consume it.” Adam and Eve couldn’t resist, and neither can we.

“Yes, but we can’t afford to tithe. If we start tithing, we won’t be able to pay our bills,” we lament. Sadly, we believe that lie, mostly because we’re unwilling to adjust our spending patterns. Author and Pastor Randy Alcorn anticipates how most of us will respond, “**Some say, ‘We’ll take this gradually. We’re starting with 5 percent.’** But that’s like saying, ‘I used to rob six convenience stores a year. This year, by God’s grace, I’m going to rob only three.’ The point is not to rob God *less*--it’s not to rob God *at all*.”³

For most of us, tithing will be a huge leap of faith. It was for the Israelites as well. They were robbing God, just like us. And they asked, “*How are we robbing you?*” *God responded, “In tithes and offerings...Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it”* (Malachi 3:9-10). Everywhere else in the Bible we are warned against testing God, but when it comes to money we see just the opposite.⁴ God says test me and watch what happens in your life. Not a gradual test. He simply said, “Tithe. And give your offerings on top. Now. And the Big Kahuna of my blessing is coming your way. Get ready.” God will come through on his end. Will we?

Rob Ourselves (of Happiness)

We can rob someone else, besides God, in the way we use money--ourselves. Jesus said something that all of us intuitively and experientially know to be true: it is more blessed to give than to receive. One of the best days of my life was the great puppy caper. My kids wanted a puppy for 11 years of life. Denied. Pervasive and relentless begging ensued for most of those 11 years. Their assault was relentless, especially one particular daughter who loves all things animals.

When we moved to North Carolina and had more of a yard, we greenlighted Operation Puppy, but it was a strictly classified operation (from the kids). Unfortunately, puppies these days cost 9 million dollars, so we had to search far and wide to find one that didn’t require us to take out a second mortgage. We found one, thankfully, in the great state of Alabama, where we were going to visit family for Thanksgiving, so the great puppy surprise was set in motion.

The breeder met us at a restaurant in Birmingham, Alabama, and we had them place a chocolate labradoodle in our car, no bigger than my hand. After lunch, we walked to our car, and when my daughter opened the door, Remington peeked his face out and the two girls started squealing and bouncing, pogo stick style, all over the parking lot. The squeal decibel level was piercing. And it didn’t stop. Cars started piling up around us because there is something beautiful about watching kids squeal with joy.

It’s hard to describe the level of joy and happiness my kids experienced that day. Yet, mine was greater. I had 2 months of joy planning Operation Puppy and days of joy afterwards watching

puppy love play out. All of you have a similar experience in giving. It might not be a puppy, but you have experienced the unrivaled joy of giving. You used your money and bought a gift or gave it to someone in need and you enjoyed it, immensely.

Why? There is a Biblical reason and a scientific reason. Biblically, Jesus said it is more blessed to give than to receive, and He used a Greek word for blessed (Makarios), which means happy-making. In short, giving money is one way to make yourself happy.

Scientifically, we know this to be true as well. Research shows us that giving money is like sex and chocolate. Sex and chocolate release the neurochemicals of dopamine, serotonin, and oxytocin, what doctors refer to in layman's terms as the *Happiness Trifecta*.⁵ So, the appeal is simple. We all want to be happy. Giving money is one way to make it happen. Let's not rob ourselves of a happiness that God loves for us to experience: the happiness of giving!

Denzel Washington, in a commencement address at Dillard University, articulated this well when he said, "You'll never see a U-Haul behind a hearse. I don't care how much money you make, you can't take it with you. The Egyptians tried it, they got robbed. That's all they got. It's not how much you have, but it's what you do with what you have."⁶ His point is simple and Biblical. When we die, we cannot take anything with us (Job 1:21). Denzel then went on to describe the rewards we receive in this life of happiness and joy (which we considered above), but let's extend his logic to the rewards we receive in the life that is really life, the eternal life that is to come by considering two things we should do with our money here on earth:

2 Things We Should Do with Money:

Gain Eternal Rewards

Here is the principle: When we die, we cannot take anything with us (Job 1:21), but, when we are alive, we can *relocate* our treasures from heaven to earth **by giving**. Let's go back to Denzel's imagery of the U-Haul. Every time we give, picture God filling up a heavenly U-Haul with our name on it, or maybe a better image for most of us is the heavenly pad Jesus is preparing for us (John 14:2-3). After all, the treasures we buy on earth will someday soon *end up* in a landfill; on the other hand, all the treasures we sacrificially *give up* will end up in a land where we will enjoy them eternally. Ergo, invest in treasures that will last eternally and be enjoyed eternally (Matthew 6:19-20).

As God's money managers, investing in appreciating assets versus depreciating assets makes sense. We have the option. We can invest God's resources, entrusted to us for a few short years, in such a way that yields an eternal harvest of heavenly rewards (or not). "Wait a second," you object. "What about grace?" Yes and amen to God's grace expressed to us in Jesus Christ. Without question, we are "saved by grace through faith, so that no one can boast" Ephesians 2:8. We cannot *earn* our way into heaven, but we can *impact* our way in heaven, drastically, and one thing that significantly moves the heavenly needle of rewards is our giving.

Paul lays this out when he commands us to be “*generous and willing to share (money). In this way [we] will lay up treasure for [ourselves] as a firm foundation for the coming age*” (1 Timothy 6:19). The way, then, to be filthy rich with treasure in heaven is by giving of our treasure while we are here on earth. Think about the significance of this reality. As we choose to make sacrifices and go without things here on earth in order to give more, we’re actually improving the quality of our eternal life in heaven. Jesus made this clear when he said, “*Sell your possessions and give to those in need. This will store up treasure for you in heaven!*” (Luke 12:33). He emphasized this point on heavenly rewards by restating it in several places, such as, “*If anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward*” (Matthew 10:42).

Some of us need further incentives to live this way because it is so counter-cultural, even among Christians. Jesus knew this, and made this startling promise, “*anyone who sacrifices home, family, fields--whatever--because of me will get it all back a hundred times over*” (Matthew 19:29). For those of us who aren’t good at math, that is a 10,000% return! Remember, we’re God’s money managers and He is essentially giving us a guaranteed return of 10,000%. Yet, 95% of us (who aren’t even tithing) are opting out and choosing to invest in things headed for the landfill.

Why? Because delayed gratification is no gratification for most of us. We want what we want now, even if having a little now means foregoing a lot eternally. Second, our view of heaven is somewhere near pathetic. Maybe it has something to do with eternally singing in a choir. Most of us don’t want to sing in a choir at all, much less eternally. Or the fact that we call heaven our “eternal place of rest.” I’m all for rest and a good Sunday nap, but we are also hard wired for work and to accomplish things. Yet, the language we use about heaven makes it sound like an eternal snooze punctuated by a few wake up calls for choir practice. Oh, and to get there we have to die, which isn’t very motivating either. So we give almost nothing. We have lots of work to do on our vision of heaven, but also our vision for life here on earth. Yet, the quality of our life in both places is impacted by how we invest God’s money, such that **by giving 10% or more of God’s money to God, we gain BOTH heavenly rewards and earthly happiness.**

Gain Eternal Friends

Finally, let’s consider yet another benefit when it comes to investing God’s money for God’s purposes: gaining eternal friends. Jesus paints a picture of heaven filled with friendships formed through giving money here on earth. The parable He tells about this can be a bit confusing and is found in Luke 16:1-14. In the parable, a money manager hasn’t invested his owner’s money wisely (sound familiar?) and the owner is going to fire him. In effect, the owner gives him his pink slip, but he allows him to continue working for the last two weeks to tie up all his loose ends, during which time the money manager grows desperate. He knows his future in the industry is in jeopardy and he is going to need a job very soon. Therefore, he buddies up with some of his clients by substantially reducing their debt to the owner.

Not surprisingly, by reducing their bills, the shrewd manager has newfound relationships to leverage for future employment. Surprisingly, Jesus commends his business savvy, despite his dishonesty, and says, “*I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings*” (Luke 16:9). What in the world is He

saying? The most likely theory commentators put forth hinges around the shrewd money manager building huge fees (for himself) into the amount each client owed the owner. Wisely, he went in and knocked off his fees. So while he gave up a few dollars in collections during his remaining employment, he gained new friends to help him with future employment.

What is the point of this passage? Author and pastor Tim Keller says Jesus' point is this: "*use your money...to create a fellowship of friends that will survive beyond death.*"⁷ Think about it. As we take God's money and invest it in churches and missionaries and organizations committed to sharing the gospel, then this money is used to help people come into eternal relationship with Jesus. Imagine the joy one day when person after person comes up to you and says, "I never knew you on earth, but you generously contributed to my church (or campus fellowship or gospel ministry). I heard the gospel at my church and trusted my life to Christ and your money established our friendship, forever." Think about it—we can invest our money now into eternal friendships by supporting gospel ministries!

Like anything, as we practice giving, whether it is to gain eternal friends, gain eternal rewards, or gain the joy of giving, we get good at it. Paul encouraged the Corinthians "*to see that you also excel in this grace of giving*" (2 Corinthians 8:7). If we want to excel at anything, be it playing golf, raising children, or underwriting mortgages, we work hard--giving is no exception. Virtuoso musicians may come out of the womb with certain gifts, but they all, without exception, excel through hours of practice. Such is the way with giving.

Gospel and Giving

With all the talk of rewards and giving, if you are competitive, your heart starts beating fast and you get a bit nervous. You think, "Oh no, back on the performance treadmill I go, not to earn my way into heaven, but to build my mansion in heaven."

Two things. First, continually recalibrate your heart to the gospel, the good news of the extravagant giving of Jesus Christ. Christ's giving transforms giving. It did for William. His "tides" and offerings became reflexive. He became rich towards God out of the overflow of Christ's riches in his life. He constantly celebrated the truth that no one has ever excelled in the grace of giving more than Jesus Christ. The gospel, for William and for all, is the good news that Christ gave all, not some, to us. *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 through his poverty might become rich* (2 Corinthians 8:7).

For Paul, to excel in the grace of giving is to **know** the gospel, the good news of the grace of Jesus credited to us by faith, not works. Christ's giving and our giving can't be divorced from one another. Divorce your giving from the gospel and your competitive nature will take over and exhaust you; marry your giving with the gospel and you'll work harder than ever and give more than ever and feel strangely refreshed.

Second, maybe it isn't such a bad thing after all if we have a little fire in our belly to pursue heavenly rewards. Lord knows we've had a fire in our belly to pursue earthly rewards and that hasn't worked out so well for us, has it. Paul, on the other hand, had a fire in his belly for heavenly prizes, "*I strike a blow to my body and make it my slave so that after I have preached*

to others, I myself will not be disqualified for the prize” (1 Corinthians 9:27). In doing so, he learned the elusive secret of contentment (Philippians 4:12); he learned how to rejoice always and give thanks in all circumstances (1 Thessalonians. 5:16-18). Seems like he might have been on to something. Come, Holy Spirit, and light a fire in our belly to give earthly treasures to gain heavenly ones!

Practical

In closing, let's get super practical.

1. Establish and Follow a Budget

I won't say it's impossible, but it is dang near impossible to give sacrificially if you don't know how much you are spending and where you are spending it. In order to change your lifestyle, you have to know what your lifestyle is. The first step is establishing a budget, and the second critical step is tracking and following a budget, weekly and monthly. If you work for Movement, please take advantage of the financial coaches that we offer (for free!!) through this link <https://secure.financialfinesse.com/flc/mm> or <https://www.financialfinesse.com/>. Regardless of where you work, a great, free budgeting tool that I use is <https://www.mint.com/>. The first step to establishing heavenly rewards and earthly joy is establishing and following a budget.

2. Resolve to Stop Robbing God

Resolve to make whatever changes you need to make in your lifestyle to prevent you from robbing God again, ever. And prepare for the Big Kahuna of His blessing!

3. Model Generosity

Like it or not, we're modeling our values to all those around us, especially those closest to us, like our children. They will learn to give or consume based on how we give and consume. Thankfully, I caught giving from my parents. I watched them tithe by writing their first check of the month, religiously, to God's kingdom purposes, without exception. Most of us don't write checks anymore, but we can set up automatic giving or the like. The trick with automatic giving, if you're a parent, is to bring your kids into the grace of giving. In our family, we do this by discussing with our children who we are giving to and why. We've also chosen to entrust a portion of our giving (currently \$50 a month to each child) to encourage them to open their eyes and hearts to a world in need and to GIVE as the Holy Spirit leads them.

We're also establishing, through fits and starts, a **give/save/spend** pattern with our children for allowance and earned money based on the **20/40/40** rule, with roughly 20% going to giving, 40% going to saving, and 40% going to spending. Dave Ramsey and others recommend starting your kids above mere obedience (10%) and let them taste generosity (20%). Not only do they taste the sweetness of generosity, but it becomes a habit early on. Admittedly, we've done a horrible job here, mostly because we're awful at having family meetings and actually doling out money to our kids. Our oldest is now 12, so we need to step our game up here. Pray for us and we'll learn and grow together!

4. Welcome Financial Accountability

In the ancient world, the people literally had physical objects (like golden cows) they worshiped. In the modern world, we have a little green and white idol called cash. If you think religion and politics are off-limits subjects, imagine someone saying to you, “Excuse me. I was wondering how much money you make and how much money you give?” Talk about awkward. This would be considered rude, inappropriate, offensive, and an eject button from any future relationship. Not so in our mentoring groups. This has to be a safe place, most likely the only safe place any of us have, to talk about money. I hope and pray that we will have the courage to love each other enough to collectively pursue **eternal rewards and earthly happiness** (simultaneously) through ongoing accountability around *the* most off-limits subject in America: money!

Discussion Questions

1. What impacted you the most in this training session?
2. Do you have a budget that you regularly track?
3. Are you currently robbing God? Discuss.
4. Describe the best model in your life on living generously.
5. Rate yourself from 1-10 on modeling sacrificial giving that gains eternal rewards and earthly happiness. Discuss your rationale.
6. What is one thing our group could do to help you become happier here on earth and wealthier in heaven when it comes to investing God’s money?

Endnotes

1. The Bible uses the tithe as a floor, not a ceiling, of giving. It is the beginning point of our giving. See Leviticus 27:30; 2 Chronicles 31:5; Leviticus 19:23-25; Genesis 14:20.
2. <https://nonprofitssource.com/online-giving-statistics/>
3. Randy Alcorn, *Treasure Principle*, (Colorado Springs, CO: Multnomah Books, 201), 65.. I am greatly indebted to the excellent work of Randy Alcorn on stewardship and many of his thoughts are reflected in this training session. If you want to become a better steward of God’s resources, start with this short little gem. For a more in-depth study, read his book entitled *Managing God’s Money*, (Carol Stream, IL: Tyndale House, 2011).
4. Matthew 4:7; Luke 4:9-12; Deuteronomy 6:16.
5. <https://www.psychologytoday.com/us/blog/vitality/201404/the-neuroscience-giving>
6. <https://speakola.com/grad/denzel-washington-everything-i-have-is-by-the-grace-of-god-full-2015>
7. Keller, T. J. (2013). *The Timothy Keller Sermon Archive, 2012-2013*. New York: Redeemer Presbyterian Church.