

Making Change, Part Three

Stress is Bad, Giving is Good

Stress is Bad:

Three prayers to pray when getting out of debt:

1. God, give me self-control

- Proverbs 25:28

2. God, give me understanding

- Hosea 4:6

3. God, give me a plan

- Proverbs 21:5

Giving is Good:

1. Trust God with the tithe

- Leviticus 27:30; Malachi 3:10

2. Plan your generosity

- Isaiah 32:8

3. Start being generous now

- Philemon 1:6

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West Valley Church
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Making Change¹ Parts Two and Three: Stress is Bad, Giving is Good

Good morning everybody! Two weeks ago we began a sermon series for the month of February, called "Making Change." It seems like forever ago, since we weren't able to be together last week!

But even though we weren't together then, I can still say this about this series: I say this with all sincerity, that I really believe that for so many of you what God could do in your heart in this message series can propel you in a direction that literally will change your life, could change your children's lives, and could change lives of people around you because of what God does in your life. I believe this message series has the potential to bring about *that* kind of change.

So to start out today, I want to talk about how financial stress is actually a bad thing, because I have never, ever heard anybody in my entire life say, "Ever since I got into debt, my marriage has been so much better. Back before we had payments, we fought all the time, but now that we have payments, we never, ever fight, because we're in debt." I've never heard anybody say, "Every night when I go to bed I thank God for my debt. I praise Him. Years ago I used to not have any, but I thank Him now that I have high interest payments everywhere I go."

I've never heard anybody say that, but many of us have said things like this instead: "I wish we could give more to help people who are in need. We're just not able to do that right now. I wish that one of us could stay home with the kids, but that's not even close to being an option. I wish that we didn't have this stress. We're fighting all the time. I wish we could travel, but that's not even something we can consider." Why? Because we have financial stress, and financial stress is bad.

The challenging thing is, a lot of people just really don't have any type of understanding about how money works. They've just never learned. And let me tell you: credit card companies take advantage of that.

When I was in college, I was president of a ministry that we called "Athletes in Ministry." There were several of us from college that would go to high schools, and put on assemblies like slam dunk competitions, wrestling and karate demonstrations, and stuff like that, and then we'd share our testimonies about how Jesus changed our lives, put competition and life into perspective, and actually helped us give our very best in sports.

Well, we needed funds, and somehow, I don't even really remember how, Sears got hold of us. They offered our ministry a fundraiser: all we had to do was get students to fill out applications for a Sears credit card. And for every application filled out, they'd give our

¹ Utilizing a series by Craig Groeschel, Life Church: Making Change.

ministry a dollar. It didn't matter if the students were approved or not. And to sweeten the deal, for every application filled out, they would get a free gift. They could choose a digital pen, a digital watch, or a set of Ginsu steak knives. Remember those? Those things are indestructible. We still have a couple of those. But we made several hundred dollars. I don't know how many got accepted. In fact, we'd tell students to fill it out, and if they got accepted just to cut up the card. I have no idea how much damage we caused in the lives of those who did get accepted and didn't understand how credit cards worked. And I can tell you this: the Sears credit card company didn't care. They just wanted to get students hooked on debt with their cards that had 23% interest rates. That company counted on the fact that most of us had no idea how money and debt works.

I'll give you another example. When I was a pastor in Mountain Home, Idaho, there is a large Air Force base in town and we had a lot of young airmen at our church. A lot of these men and women were 18-19 years old, and suddenly they were collecting a regular paycheck, living on the base with their housing covered, and they thought they were rolling in the money. I remember one young guy I was working with came in and you could tell he had made a mistake. He came in, he said, "Oh. Oh." I said, "What did you buy?" He said, "A truck." I said, "Okay. A new one?" He goes, "Yeah. A new one." I said, "Oh. How much did you pay for it?" He said, "Well, \$48,000." I said, "How long are you financing it?" He said, "72 months." I said, "What's the interest rate?" He said, "19%," kind of like he was asking me, "Is that good or bad?" I'm trying not to smack him. I'm staying pastoral, and said, "Do you want to talk about this?" He's like, "Well, I can afford the payment." I said, "Well, let's just, for learning purposes, look at what this does."

I grabbed a calculator, and did the numbers, and I said, "So basically, \$48,000 at 19% over 72 months comes to just under \$81,000. That's how much you'll pay for that truck if you just pay it off month by month." I said, "Let's fast forward six or seven years, when your truck will be paid for. Seven years later, when you've driven it quite a bit, how much do you think it will be worth then?" He said, "Seven years? You know, \$12,000, \$15,000?" "Let's think about it. We're paying \$81,000 for something that's going to be worth maybe \$12,000 in six years. Maybe you didn't pass algebra I, and I'm not great at math either, but those are not good numbers."

Like a lot of folks, that was not something he had learned. Quite honestly, he learned the way many of us learn it, and that's the hard way. Let's be honest. This is a really difficult subject to talk about, because we've all made mistakes. The truth is, so many of us, we're embarrassed because we don't understand. We feel overwhelmed. We'd rather put our head in the sand and pretend like this isn't going on. We feel helpless, and we feel hopeless.

So you're beginning to understand the principle that is in Proverbs 22:7 -

"The rich rule over the poor, and the borrower is slave to the lender."
(Proverbs 22:7, niv)

If you are currently living under the stress of debt, then you understand this: the rich rule over the poor, and what is the borrower? The borrower is a slave to the lender. The borrower is in bondage. When we owe, we're actually in bondage to the one that we owe. That's why we don't just say that less is more, we say financial stress is what? It's bad. We don't want to be in bondage to someone, and that's why, as your pastor, I'm just going to

beg you to plug in, stay engaged, have an open heart, do something about this. I believe with all of my heart God wants something better for his kids than for us to always be in financial bondage.

I want you just to imagine, if you will, what it would be like to be free of financial stress. Think about it. Imagine if something breaks and you don't freak out. You just pay for it. Imagine if you want to buy something and you pay cash for it. Not payments over time with interest. You just pay cash for it. Imagine if someone you know is in need, and guess what, you go, "I can help. We can help. We're able to do this." Imagine if you got a week off on vacation, and your biggest problem is you can't decide where you want to go. You've got options. The mountains, or the beach? You can't decide because you've got financial options.

Now, if the practical side of this doesn't motivate you, for those of you who are Jesus followers, I pray that the spiritual side will. Jesus is the one who said that if you're faithful with a little, he will trust you with much. (Luke 16:10) He said that living with integrity, in what God trusts us with, is actually a way we can worship, serve, honor, and please God. If the practical side of being free doesn't motivate you, if you're a Jesus follower, please let the spiritual side motivate you because faithful with a little, he'll trust you with so much more.

I really hope, and I pray, that every single one of you, you want something different, and you want something better. Why? Because less is more, stress is bad, giving is good, and tomorrow matters. Instead of just talking practical or financial, I want to talk spiritual. When our heart is aligned to God, spiritually, it's so much easier to do things right in the natural world. I want to bring some prayers to our pursuit of the debt free life. Let me give you three prayers today that I hope will become a part of your relationship with God, and honoring him with managing what he trusts to us.

The first prayer is...

1. God, give me *self-control*.

Why is this so important? Look at what Proverbs 25:28 tells us:

"Like a city whose walls are broken through is a person who lacks self-control."
(Proverbs 25:28, niv)

"Like a city whose walls are broken down, is a person who lacks," what? Who lacks ...? Self-control.

Now please: avoid any connection between this Scripture and the point we're making today and any talk in the news about border walls, okay? That is a *totally* different point. If you use that verse to justify your political position, I'll just tell you now you are taking the Bible seriously out of context.

But, in Bible times, if you were a city without protective walls, guess what you were? You were massively and completely vulnerable. You were vulnerable if the walls are broken down, which is what your life is when you are without self-control.

Now, the problem is that all of us, living inside of us, we have a two year old little kid. You know the kid I'm talking about. Some of you, it's your kid right now. We've all seen that kid in the grocery store that wants a toy or a candy bar. What does a two year old kid do when he wants something? "I want it! I want it right now!" You need to lock that kid up, discipline that little kid inside of you, and don't let that little kid have his or her way. "God, give my inner two year old little kid self-control. Give me self-control."

I had to learn this when we first got married. I was working as a full-time youth pastor at a church that was paying me \$9,000 a year, and Shelly hadn't found a job yet. So we decided that neither of us would buy anything over a certain amount of money without first asking each other if we could or should buy it. Do you know what our limit was? Fifty cents. That's it! I had a car, but had already paid it off. I had student loans that would start soon but hadn't started yet. And we figured out, if we lived without any kind of insurance, if we only ate two meals a day, and one of them was Top Ramen, we could get by and only go into debt about \$5 a month. Thankfully, she found a job as a bank teller making more than me, and we could actually buy a candy bar once in a while. Sometimes you don't have a choice, because we did not want to get into worse debt. And, I can say that even though we both had student loans, we stayed on that budget and paid them off in about five or six years.

You've got to learn to tell that little kid inside you, "No." You've got to learn to say no to more stuff.

We're going to learn to say no for a little while. Why? *So we can say yes for the rest of our lives.* I'll say it again. Some of you, this is it. This is all you need: We're going to learn the discipline, and we're going to say no for a little while, so we can say yes for the rest of our lives. I don't know how this will play out for you, but it *will* somewhere.

God, give me self-control. Help me, God, to recognize that less is more, stress is bad, giving is good, and tomorrow matters. God, give me self-control. The second prayer we're going to pray is this...

2. God, give me understanding.

Let's be honest, like we said earlier about the guy in the truck, so many people just don't understand how numbers and debt works to hurt you. In fact, Hosea 4:6 is really clear. Hosea says:

"My people are destroyed from lack of knowledge." (Hosea 4:6, niv)

"My people are destroyed," for what? "For a lack of knowledge." We could loosely apply that to our point today and say, "People are hurt financially because we don't have a working understanding." What's the challenge? In our culture today, when someone's buying something, generally people ask two questions. What they want to know is, they want to know how much down, and how much a month. What they're *not* asking is, "How much is the real cost? How much does this really cost?" Like my friend with the new truck, right?

I did some research, and of those people who have credit card debt, the average amount of debt today for people who carry credit card debt is just under \$16,000. Some of you feel a

lot better – yours isn't that high. Some of you are like, "Help me, Jesus – I wish it was only that." That's the average. What I want to do for a moment, and some of you will already understand this, but a lot of people, this will be shocking to you. I want to just simply show you how compounding interest works for you or against you. I'm going to plug some numbers in. What I'm trying to do is very simply show you an example of how this works for you or works against you.

Based on kind of these numbers, if you owe \$16,000 and you pay \$250 a month at 19% interest, it's going to take you 40 years to pay off ... How much interest do you think you'll pay on that \$16,000? The answer is, about \$105,000 in interest. Some of you, your mouth just hit the floor. Pick it back up. This is understanding. This is how it works against you. Let's move on.

If, let's say you didn't have that debt, but instead you actually had \$16,000. Maybe a stretch to imagine, but imagine you did. Imagine if you invested that today and didn't add anything to it, and you were able to get 12% interest on that for 40 years. You realize that one little investment with nothing else would equal \$1.5 million? \$1.5 million. Do you think your life would be different if you didn't charge your coffee on your credit card and all that kind of stuff?

Now, I'm a pastor, I'm definitely not even remotely close to being a CPA. But this is pretty simple to understand, isn't it?

That's why as a church, we're making plans for us to all work together to pay off our church mortgage. About eighteen years ago the church did a capital campaign and took out a mortgage to build this beautiful building. We got here nine years ago. About six years ago I helped the church refinance that debt so that we had a lower interest rate, but we still owe \$1.2 million dollars. Now, we can afford the payments, and we have about 20 years left on the refinance. But listen, if all we do is make payments, we will end up paying nearly a half million dollars in interest. Just in interest! More than that, right now, our payments are about \$100,000 a year. I know that's a lot, but we are managing. But imagine if we paid that off; that's money that could be invested in ministry. We *need* to pay that off, save a half million dollars in interest, and invest \$100,000 a year in ministry to change people's lives! If back in the day our church did a capital campaign to build this building, we can at least do the same to get us out of debt, and, while we are at it, give this nearly 50 year-old sanctuary a facelift, right? So I'm telling you now, stay tuned because we will finally be able to address this. God, give us all understanding!

And then, number three, our prayer is this...

3. God, give me a *plan*.

Proverbs is full of really, really practical advice, especially when it comes to money, which is amazing because it was written like 2500 years ago! Proverbs 21:5 says:

"The plans of the diligent lead to profit as surely as haste leads to poverty."
(Proverbs 21:5, niv)

The plans of the faithful, the diligent, it leads to profit.

What does haste mean? Well, the Hebrew word translated as "haste" means, "I felt sad and so I went shopping." Just joking. Haste means not having a plan, and *that* will lead to poverty.

Here is what we need to recognize, and don't miss this. *You can wander into debt, but you never wander out of debt.* You can stumble into debt, but you never stumble out of debt. You can mistake your way into debt, but you never mistake your way out of debt. That's why we need a plan, and this is spiritual, it is scriptural. The plans of the diligent lead to profit. We regularly offer the Financial Peace University class. Those who have been in it, what do you do first? You're going to learn, first of all, to have an emergency fund. So to get there, you're going to sell some things. Sell everything. Sell the kids, if they're acting up. You'll take another job or whatever, and put away \$1,000 into an emergency fund. Then, you learn very practically how to start paying off debts, and then once you pay off some debts, then you to learn to put aside an emergency fund for three to six months' living expenses. You learn about investing, and guess what? You're actually going to honor God with a plan. If we're faithful with a little, guess what? God will trust us with so much more. God, give us a plan. If you are in debt, I highly, highly encourage you to take the next FPU class, which will be this spring. Write it on a connection card and we'll contact you. If you don't attend the class, at least come up with some kind of a plan – anything is better than nothing. And by the way, playing the lottery is not a plan.

We will be faithful to our God, because he's been faithful to us. He gave us his son Jesus that we could live abundantly and eternally, therefore our only reasonable response is to give our whole lives back to him.

Pray: God, you blessed us with gifts. You blessed us with income. You blessed us with resources. They do not belong to us. They are from you. Therefore, God, we will honor you, being faithful with what you've given to us, even if we messed up a lot in the past. We thank you that you are forgiving, and a redeeming God. Therefore, God, give us self-control. Give us understanding. Give us a plan, in which we can honor you. God, one day we believe with all of our hearts we won't be in bondage to anything in this world. Just as Jesus sets us free from spiritual bondage, you will set us free from material bondage, and we will live radically generous all along the way, because you are a good God, who gave Jesus so we could know you and live forever. May we live in a way, today, God, that truly honors you."

Okay, now for the second half. Get up, stretch, and let's get to the rest of this, because Less is More, Stress is Bad, Giving is Good, and Tomorrow Matters.

Next I want to talk about giving is good, giving is good, giving is good. In fact, in Acts 20:35, this is a powerful verse that illustrates this awesome truth. The Apostle Paul says this:

"In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.'" (Acts 20:35, niv)

That doesn't mean it's not a blessing to receive. Am I correct? I mean, if you've ever received something, that's a blessing. It's more blessed to give but it's also a blessing to receive.

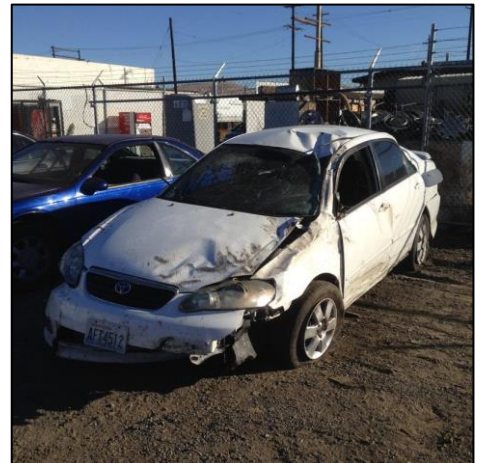
What's interesting to me when I think about it, is in my receiving or in my getting or in my consuming, I cannot think of a single emotional "consuming" story. When I look back over my life, I can't think of a single time where I'm overwhelmed with emotion because I consumed or I bought something. For example, I don't have a story like, "I remember when I bought my first flat screen television and I cried all the way home. I was overwhelmed. I just cried with emotion." I don't remember ever saying, "I got my first pair of Jordans when I was seventeen and I felt so close to God. It was the most spiritual moment of my life when I slipped my feet into those shoes." I never said, "Whenever I got my first Coach purse, I think the angels in heaven were rejoicing." I don't have a single emotional consuming story, but I bet I'm like you all, I've got a lot of emotional *giving* and receiving stories.

If you've ever prayed about giving something and it was a big gift to you and then you gave on faith and it really impacted some ministry or some person, how does that make you feel? A deep sense of satisfaction. Maybe some of you, the first time that you ever tithed, that was a big step of faith and you felt the joy of being obedient to God and you saw the provision and blessings of God in your life or you prayed about making a sacrificial gift and it was really emotional to you or there was something you could have sold but you thought, "You know what? No. I think we're supposed to give this to someone," and they were so blown away by your generosity. How many of you know it's more blessed to give than it is to receive? It's more blessed.

I remember, for us, back in like 2009 we had bought our oldest son a used car, and by 2014 he was living at the time in Utah going to graduate school and needed something that did better in the snow. His car had been paid off for a long time. So, we were able to find him another car, and we have friends in this church whose daughter needed a car, and they're very good friends and have been good to us, so we thought, let's give her Sean's old car. It felt so good to be able to be generous.

Many of you know about my car accident about four and a half years ago. That happened a month and a half after we gave away Sean's car.

What you don't know is that two weeks before that accident, we paid off the car I was driving when the guy struck me. That car was used when we bought it, and we got a great deal on it, and we knew we'd have to borrow to do it, but at the time I had an old truck that was also paid off, but got like 10 mpg and was getting old, so we got this little Toyota that got 30 mpg and worked to pay it off quickly. Just two weeks before the accident, we had paid it all off, then it was totaled. That look totaled to you? Yep. Now, thankfully I still had that old pickup truck that had been paid off for years that I could still drive. So we didn't know what we would do, but I went back to the truck.



Then about 4 or 5 months later, someone in the church, without knowing what we were up against financially, came up to us and said, "We are getting a new car, and we feel like God is telling us to give you our old car. Can we give you our old Prius?" I didn't think I'd ever drive a Prius, but I guess God decided differently. I'm sure he thinks it's funny. But that

was so amazingly generous. We cried, we were overwhelmed because just a few months after we had been blessed to give, we were blessed to receive. God knew our need and someone was so generous with us. We were so blessed to be able to be generous, and guess what? We gave, and we received.

In fact, I love the teaching of Paul in 2 Corinthians 9:11. He said:

“You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”
(2 Corinthians 9:11, niv)

He said, "You will be enriched in every way." Why? So that you can be ... "So that you can be generous on every occasion. Through us," he said, you're what? He said, "Through us, your generosity will result in thanksgiving to God." Imagine people thanking God because you were generous and a blessing in their lives.

If we know that giving is good, if we know it's more blessed to give than to receive, that raises the question: Why don't we do it more often? Seriously, why don't we do it more often?

I'll tell you what I think are probably the top three reasons. Number one is we don't feel like we have enough. We'd love to do more but we're kind of struggling right now. Our heart's in the right place but we just don't feel like we have the ability. Another reason I think is because we've actually seen this message about giving abused by pastors on TV. I don't want to take a shot at anybody, but you know what I'm talking about. Slick hair, big teeth, "If you sow your seed today, you put \$100 in, you get \$1000 back," and the whole thing that goes with that. So we're skeptical about any giving sermon because of that. I think the third reason is because we often live with a scarcity mindset instead of an abundant mindset.

In other words, if I give, I'm going to have less and there's really not enough to go around. Rather than having an abundant mindset, which is I'm blessed to be a blessing. We serve an abundant God who provides for the needs of his people, often through his people. But many of us have a scarcity mindset that says I will never, ever have enough. I always need more before I can give generously and that's why I often didn't.

We need to retrain our mind: it's more blessed to give than to receive. What I've discovered is this and you know this to be true. Whenever you give, you are always a blessing, number one. Whenever you give, you are always blessed. Let me say it again. Whenever you give, you are always a blessing. Whenever you give, you will always be blessed. That doesn't mean that you give \$100 and you get \$1000 back. You might. What it means is you have the fulfillment, the joy, the sense of destiny that God used you to make a difference in someone else's life, and God will take care of you. You will be a blessing and you will be blessed. Proverbs 11:24-25 says:

“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.” (Proverbs 11:24-25, niv)

I love the way the Message, which is kind of a devotional version of the Bible translates it:

“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller. The one who blesses others is abundantly blessed; those who help others are helped.”

What happens? When you give, you're a blessing to others and you are always blessed. That's why I say without any hesitation, without any weakness in my voice that giving is good, giving is good, giving is good, giving is good, because it is always more blessed to give than it is to receive.

If giving is good, then I want to get better at it. If giving is good, I want to grow in generosity. What I want to do today is I want to just show you three truths from scripture that will help us all grow in generosity. The first one, if you're taking notes, this is the foundation and this is where we start. This is 101 giving. This is for beginners who are followers of Jesus. Thought number one is this: we learn to...

1. Trust God with the *tithe*.

This is where we start. It's the beginning point. We're going to trust God with the tithe. What is the tithe? Tithe is an old word that simply means “tenth.” It's a principle that God set in place so that everyone can worship with equal sacrifice, but not equal amounts. We can all give a tenth to the church, but not all of us can give \$1,000 a month.

In fact, Leviticus 27 verse 30 says one-tenth. The Bible says, "One-tenth of the produce of the land, whether grain from the fields or fruit from the trees, belongs to the Lord. It must be set apart to him as holy." In other words, if I get \$100, the first \$10 isn't mine. It belongs to God. I return that to him as an act of worship. Actually, the entire \$100 belongs to him; he asks me to affirm that by giving back to him 10% of it.

In fact, Malachi chapter 3 verse 10 says:

“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 3:10, niv)

"Bring the whole tithe," bring all 10%. "Bring the whole tithe into the storehouse," which is a picture of the local church, "that there may be food in my house." What does that mean? What are you receiving today? There's spiritual food. You're being nourished and strengthened in the things of God. Your children are being strengthened. You're becoming fully devoted followers of Christ.

"Bring the whole tithe so there may be food in my house," says the Lord. Then God says, "Test me." The only place in scripture, this is really interesting. No other place are we allowed to test God but in this one area. God says, "Test me in this," says the Lord Almighty, "and see if I will not throw open the flood gates of heaven and pour out so much blessing that there will not be room enough to store it. Test me in this." This is the only place where God says, "You can test me." Now, why did God give us permission to test him in this area? I don't know for sure, but I'm guessing because God knew giving money would freak us out. 10%? Are you serious? That's like, "How in the world am I going to do this?"

Now some of you are saying, "Wait. We just talked about getting out of debt. So I'm supposed to be getting out of debt and I'm supposed to give 10%?"

Here's what you might be thinking: "In order to do that, I would have to totally and completely, 100%, rearrange my life around God." Well...yeah...it's kind of what I'm saying. It's kind of *exactly* what I'm saying. You'd have to change some things to actually put God first with the tithe, kind of like we ought to do in every other area of our life." "Well, I'd have to rearrange life." Yes. "That would take great faith." Yes. What that does then is it moves out of a comfort zone, into a point of worship. Saying, God, I need to depend on you. And God says, "Test me in this."

Now, again, let me just tell you. I'm not telling you to do this and you're going to get a new car. That's not what I'm telling you at all. What I am telling you is that when you test God, he will prove himself faithful in some way. You will see the goodness of God. Here's the way I see it: I will worship and trust God with my first and my best and trust him to bless the rest. I will worship God with my first and my best and trust him to bless the rest. I really believe that God can do more with 90% that's blessed than I can do with 100% on my own. The first 10% goes to God. If I want to grow in generosity, I'm going to worship God with the tithe.

The second thing is this: we're going to learn to...

2. ***Plan*** your generosity.

I don't know about you, but usually, we plan to *acquire*. Anybody ever plan to get something? We want something so we plan for it. Or we plan to get out our credit cards and just buy it.

What if we said, "How can we plan not just to get more, but how can we plan to give more? How can we plan to be more generous? What if we strategized? How can we rearrange our lives, since it's more blessed to give than receive, and so we can be a blessing to even more people?" In fact, Isaiah 32 verse 8 says that's exactly what generous people do:

"But generous people plan to do what is generous, and they stand firm in their generosity." (Isaiah 32:8, nlt)

Generous people do what? Generous plan to do what is generous. What do they do? They stand firm in their generosity. They plan. It's not accidental or incidental. It's intentional. We plan to be generous. That means we make a plan to be generous and we stick to it, even when the economy goes south. Even when the IRS says you no longer get a deduction for doing it. Even when you want to spend money on something else. Make a plan and stick to it. Be intentional.

How can we give more to be a blessing to people? If it's truly more blessed to give than it is to receive, then what are we going to do? We are going to plan to be generous. How do we grow in generosity? It starts with the tithe. God, we return our first and our best and trust you to bless the rest. Then we plan to be generous.

The third thing, if you're taking notes, is this. We're simply going to...

3. Start *being* generous now.

Well, wait - I thought we were getting out of debt. Oh, absolutely we are, but this is the supernatural part along the way. We're not going to wait until we're out of debt to be a blessing. We're going to be a blessing along the way and watch as we always bless others and we're always blessed as well. We're going to start now. In fact, Paul told Philemon in Philemon 1:6 -

“And I am praying that you will put into action the generosity that comes from your faith as you understand and experience all the good things we have in Christ.”
(Philemon 1:6, nlt)

Our only reasonable response to the one who gave his Son for us is to give our lives back to him. God doesn't just own the first 10%, he owns everything that we have and we want to use it to be a blessing. We're going to start being generous now.

As a church, from now on we will live with this driving thought and that is this: We will lead the way with irrational generosity because we truly believe it is more blessed to give than to receive. We will lead the way with irrational generosity. We will not wait until later. We will give now. Why? We truly believe it is more blessed to give than to receive. What do we know? We know less is more. I don't need more stuff. Better is one handful with tranquility than two handfuls with toil and chasing after the wind. We know that stress is bad. We know that giving is good and we know tomorrow matters. If it's more blessed to give than to receive, why would we wait until later to be a blessing to other people and to be blessed in our own lives? Jesus said it. We will live it.

How will we do it? We trust God with our first and our best, believe that he will bless the rest, so *we will give the tithe to the church. We plan to be generous.* Generous people stand firm in their generosity. We seek God, how we can be even more generous. Then, *we start now.* Because of all God has done, our only reasonable response is to be a blessing in the lives of other people. What do we know? Every time we give, we are a blessing to someone else. Every time we give, we are blessed by God because he uses us to make a difference. God will enrich us in every way. Why? So we can be generous on every occasion and people would give thanksgiving to God because we honor him with our generosity.

Pray