

Generosity: Money

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[0 : 00] Happy Mother's Day, everyone. Is everyone celebrating, having fun celebrating Mother's Day? That was very not enthusiastic.

Do we have a lot of disappointed moms out here today? Happy Mother's Day? There we go. All right, just checking. I have an amazing mother.

She's a very, very generous person. I love my mom, and I think, you know, growing up, I just saw again and again and again this generous heart in her. This willingness to help out people when they had needs.

This willingness to, you know, if someone had a new baby, to organize people to cook meals for them for weeks so that they wouldn't have to worry about where's our food coming from. And just this willingness to open up our house and have guests come over and even move in with us.

And I think, you know, having this day be Mother's Day, talking about generosity today is an amazing way to remember our mothers in the way that they're generous to us.

[1 : 00] And, you know, today we're talking about money, which, you know, Mother's Day, talk about money, I don't know. I didn't schedule that one. But I think, you know, the theme of generosity and on Mother's Day celebrating our mothers by talking about generosity is a great way to honor them.

And so we're in Romans 12 again, just like last week. And if you were not here last week, Chris Thornton started us out talking about generosity, and he did a great job laying the foundation for why we're generous and what it looks like for us to be generous.

So I'm not going to go over that foundation again as much this week. So if you weren't here, you can check out the podcast online. It's on the website. But today we're going to look at our generosity.

Why should we be generous with our money? And as we just read, we're looking at Romans chapter 12. And I want us to see something at first, that God's generosity motivates our generosity. As we look at the first verse of Romans chapter 12, it says, I appeal to you, brothers, by the mercies of God. And basically what Paul's talking about here is he's referring back to the rest of the letter of Romans that he's written so far, which we've been discussing for a few months here.

[2 : 13] And we talked about how we have rebelled against God. We said, God, we don't want you in our lives. We don't want to have anything to do with you. We were separated from him relationally.

We were separated from him on a legal status. We were guilty. We were deserving of a punishment. And God stepped in when we were in this rebellious state, and he gave his life for us. And he gave us this thing called righteousness that Paul talks about a lot. And we said this righteousness, it's a new relationship with him, a right relationship with him that's given to us as a gift.

And he gives us this new legal status with him. This, instead of being guilty, we're free, we're innocent, we're saved. Paul says it in another place, in 2 Corinthians chapter 8, that God shows his generosity to us, that Christ, though he was rich, he became poor for our sake, that we, by his generosity, might become rich.

In God's mercies, in God's salvation, we see the generosity of God. And Paul's saying that needs to be our motivation for any generosity that we have, because anything less than that is going to leave us short.

[3 : 23] It's not going to give us the strength that we need to be generous. And Paul says, when we see the generosity that God has shown to us, when we see the mercies that God has given to us, there's only one acceptable response.

He says, I appeal to you, brothers, by the mercies of God, to present your bodies as a living sacrifice. Now when he says bodies here, he's talking about everything that we are. We live as embodied beings, right? Like, I don't do anything apart from my body. I don't sit at home on the couch and think, hmm, I'm going to visit my family in the States in my mind right now. No, we have a word for what is happening there. It's called not visiting my family in the States. Because my body is in Hong Kong. If I'm not doing it with my body, I'm not doing it, right? We don't call up on the telephone and be like, I'm making a telephone call with my soul and hope that they understand what's going on, right?

Because we're embodied, we use our mouths and our ears and we're there, right? And so when Paul says, present your bodies, he's talking about everything you are, you.

[4 : 30] That's the acceptable response to God and what he has done for us. He doesn't say, in light of the mercies of God, empty your bank accounts, give it all to the church.

He says, no, give yourself to God. And in some ways, I think it would be easier if he just said, you know, give all your money.

And here's why. Because that is something, we can do it, we can achieve it, we can move on with life. If we have enough money, we can get our names put on some cool buildings because we paid for them to be built. But really, it's just external actions and it doesn't require any change of heart. If he says, because of what God's done for us, just empty your bank account, give it all away, go on with life. We can do that, we can move on.

We can check it off the box. But he says, no, there needs to be a total transformation of us. We need to give ourselves. I was talking with someone this week and he was actually saying, you know, a lot of times in Hong Kong, people have lots of money, but they have skills and gifts and talents that are more valuable than their money.

[5 : 37] And a lot of people don't want to get involved in stuff in the ways that they could be the most beneficial, so they give their money so that they don't have to give their skills and talents and abilities.

Another time I was talking to a Hong Kong banker and he said, you know, it's really easy for me to just write checks and give to charities all day long. I could write checks and write checks and write checks until my bank account is down to zero.

But if I really want to make a difference, if I really want to impact these organizations that I'm supporting, I have to get involved in strategizing with them so that they can make the best use of the money that I'm giving them.

He says, there's something more than my money that's required if I really want to make an impact. And that's exactly what Paul is saying here, that God, he wants all of us.

He doesn't want just our money. That's going to come with all of us. But he wants our entire lives to be for him. You know, there's a pastor in New York named Tim Keller.

[6 : 42] And he has a story about a time when he was talking with this lady and she felt, she believed that we have to be good people and then God will accept us.

And that's what she had believed her entire life. And this pastor was explaining to her, that's not how it works. Our salvation is totally dependent on God. God does everything to save us.

All that we bring is our need for a savior. And this woman, she had never heard this before. It was revolutionary to her. And she sat there and she thought about it and she responded, that is a terrifying idea.

And Tim Keller's like, what are you talking about? This is freeing. This is amazing. This is great. And the woman said, no, this is terrifying because if there's anything at all that I can do to contribute to my salvation, that limits how much God can ask of me.

But if God does everything that is required for my salvation, there's no limit to what he can ask of me because I completely, totally belong to him.

[7 : 49] She nailed it. And that's exactly what Paul is saying right here at the start today of Romans 12. That because God has saved us, because he has reached out to us when we were far away, because he provided what we need for salvation, and it's not dependent on us, it's dependent on him.

This life that we have, there's no limit to what he can ask of us. And the only proper response that we can give is to give our entire lives, our entire selves to him.

But I think when we come to this point and we think about what it looks like to follow him, one of the things that's hardest for us, one of the things that's most difficult for us to give up is our money. And I think there's a lot of reasons for this. You know, in the States, I don't know if they've got statistics like this for Hong Kong. I searched and couldn't find them. But in the States, the average Christian gives less than 3% of their income away.

We serve a God who gave his life for us. And yet we find it so hard to be generous with our money. And I think there's a number of reasons that apply to us across the board, whether we have lots of money or almost no money, for why we find it so difficult to be generous with our money.

[9 : 16] And so I've listed out some of these reasons and I want to go through them with us today and see why each of them doesn't really stand up. The first one is that far too many of us have established far too many treasures in this world.

And here's what I mean by that. Jesus said, wherever your treasure is, that's where your heart's going to be. So if we take all of our money and we invest it in a certain company, we're going to pay way more attention to that company's stock than we would otherwise because our treasure is linked with that company.

In the same way, if we take all of our money and we dump it into a car, we're going to pay lots and lots of attention to that car because it is valuable to us because that's where our treasure is. And for a lot of us, we've spent our entire lives investing our treasures, our time, our money, our talents into things that the world says are valuable.

Things that aren't bad in themselves, but things that, if we focus on them exclusively, can turn our attention away from God and towards them. Things like education, nice cars, nice houses, nice clothes.

not bad things. But when we put our attention on getting these things, when we pour our treasures constantly into these things, our hearts follow where our treasures go.

[10 : 40] And the more we invest our hearts into these things, the harder it is to invest our hearts into the things of God. And as we follow our treasures, we are drawn away from God a lot of times.

And the more bound up in the things of this world our hearts are, the harder it is for us to begin to be generous with God. I think another reason that we find it difficult to be generous is that we believe money can bring us happiness in a way that few other things can.

Money is powerful. Money gets us stuff. Money gives us security. Money, we think, will give us happiness. There's an article in the most recent edition of Vanity Fair, and it was called Perfection Anxiety.

It was about how people with lots and lots of money think that lots and lots of money will make them happy, but really it just adds stress to their lives because everything has to be perfect. And once you get perfect stuff, you have to buy newer, better, more perfect stuff to keep up your appearances.

And he had this, the author had this line in the article. It was deeply insightful. He said, we already secretly know that money doesn't do what it promises. Nothing has ever given us as much pleasure as our pocket money when we were 12, or our first wage at the end of that first exhausting week paid in folded cash.

[12 : 02] Now we're 10 times richer, but we're not 10 times happier. If we had billions, we don't realistically believe that we'd be a billion times better off. As one art dealer said to me, if you want to know what God thinks of money, look at the people he gives it to.

We believe that having more money will make us happier. Maybe we don't believe that having a billion dollars will make us a billion times happier, but we believe maybe having a couple more million might make us a couple times happier.

And so we seek it, and we go for it, and we go after it, and we know, if I'm generous, there are things that I want to buy that I can't buy. There are promises that money holds out to me that I know I can't get if I'm generous and if I give stuff away.

And we hold on to this promise that money has, seems to offer us, and we seek it, and we go after it, and we aren't generous because we believe that money will give us these things.

And the author of that article, he finished off the article saying, being able to afford everything you desire is not by any means the worst thing that can happen to you.

[13 : 10] But depressingly, and more profoundly, neither is it the best. This is vanity affair. This is, you know, go out here to figure out what insignificant things are happening in the world, right?

And they've got it figured out. Money holds out this promise, and it can't deliver on the promise that it gives us. But so many of us hold on to this promise, and we believe it, and we spend our lives seeking it and going after it.

And it's empty. It's hollow. It's not going to give us what it promises, but because we believe that it will, we find it so hard to be generous.

I think a third reason that we find it hard to be generous is that we don't actually believe that God is generous with us, or that he will be generous with us. You know, Paul is saying here in Romans chapter 12, the primary reason why we should be generous is because God has already been generous with us.

He has given us his life. He has saved us. And I think far too many of us far too often think, yes, I can trust in God to provide for me spiritually, but I'm not sure that I can trust in him to put food on my table or a roof over my head, so I need to go out and I need to work for those things myself.

[14:33] And we forget the fact that everything we have comes from God. Even the fact that we're able to work, right? Like, I don't know how often you guys think about this. It's something that I don't think about that much.

But like, there was nothing that we did to make ourselves be born into the situation in life that we were born into. We could very easily have been born into a tribe in the middle of the jungle where we never had access to jobs or education or the outside world.

Yet God allowed each of us to be born into a situation where we could come here, you know, be in the place in life where we are right now where we have roofs over our head, where we have clothes to wear, where we have food to eat. All of that is a gift of his generosity that we did absolutely nothing to deserve.

And yet, I think far too often we're afraid, what if I lose my job? I can't give away what I have right now because I need to know that if things go wrong, I can take care of myself later on.

And we ignore the fact that just as God has taken care of us up till this point, he will continue to take care of us. And I think sort of building on that, but I think it deserves its own separate mention, we also don't believe that other Christians in the church will take care of us if we're in need.

[15:57] Historically, one of the biggest reasons that people in the church were generous is because they knew that when they were in need, the church would be generous to them. So if you have like Alex, Billy, and Chris, and each of them has jobs and families, and then Chris gets sick and loses his job, Alex and Billy step up and they give to him, and then he gets back on his feet, he's doing okay, and then Alex loses his job, and Billy and Chris give to him.

And everyone's able to be generous to each other because they know when they have needs, everyone else will be generous to them. But today we live in this society, in this world, in this church culture where it's all about us as individuals or us as individual families.

And we're afraid to help out other people when they're in need because what if I fall into need? What if I lose my job? Will people take care of me? And I think, realistically, most of us don't trust each other to provide for us if we're in need.

I once heard a story about this pastor in California, in the States. And he said he was at a meeting with all of the elders from his church, and they were talking about life insurance and how each of them has life insurance their families are taken care of if something bad happens to them and they die.

And all of a sudden, one of the elders speaks up, and he says, hey, I'm going to go out there for myself. I'm going to say this. You guys can cancel your life insurance policies because if anything happens to any of you, I will take care of your family as if they were my own.

[17:29] And another guy stands up and he says, yeah, I'll do that too. If anything happens to any of your families, I promise that I will take care of them as if they were my own. And they go around the entire circle and every man in there stands up and says, if you guys, if anything happens to any of you, I will take care of your families as if they were my own.

And they all went out and they canceled their life insurance policies because they knew that they had each other's backs. And they said they were able to take that money and give it away generously because they weren't concerned about what would happen if something happened to them because they knew this group of people that was in that room had their backs and had their family's backs.

I think for most of us in this room, if we had someone say that to us, we'd be like, no way. I'll believe that when I see it, but since I won't be around to see it, I'll hedge my bets and keep my life

insurance, right?

We live in this society that is very individually focused. We don't believe each other that we have each other's backs. It's sad.

And Paul says right here in chapter 12, verse 5, that we are one body in Christ and individually members of one another. Now, if we think about that picture, we're all part of the same body.

[18 : 45] You know, in my body, sometimes I get injured. In November, I had my knees injured for a couple months. And the rest of your body can't go on as if nothing happened. The rest of your body adjusts because of that pain in your knees.

Your knees are something you don't really think about them until they stop working like they're supposed to, right? You take your knees for granted all the time and then you get pain in your knee and every single step is agony. And so for a couple weeks, I'd be walking along and if there was a railing there, I would grab onto the railing and spread the weight, you know, around my arm and upper body because I wanted to take the weight off of my knees.

The stronger parts of my body picked up the slack for the weaker parts. If I was walking normally, I'd try and readjust the weight on my feet from the way I would normally walk so that it would take the stress off the parts of my knees that were hurting.

I was more likely to sit down and take a rest or take a break which took a hurt to my pride but it gave my knees a rest and my knees needed that rest because they were injured because my knees don't exist in isolation from the rest of my body.

My knees are a part of the body and if that part of my body is hurting, if that part of my body is not working properly, the rest of my body needs to adjust because of that. And Paul says in the same way, we are one body.

[20 : 07] Some of us are knees, some of us are arms, some of us are eyes and ears and toes but just like in my body when my knees started hurting, everything else had to adjust.

He says if someone here is hurting, we as the body need to adjust. We as the body need to step in and take care. Those of us who are stronger in that time need to step in and help out the ones who are weaker in that time.

And there may be a time when we who are stronger now have trouble, have pain. But that's why we have a body so that we can support one another so we can pick one another up so we can help one another out.

and I think this is something that we have lost in the church today where we don't understand that we are a body. We see ourselves as individuals not as individual members of a whole.

And I think if we understood that we are a body, if we knew that everyone has my back and so I can have theirs, it frees us. It liberates us to go out there and to live life generously because if something happens to me and I lose out on all that I have right now, I'm not actually losing out because I have other people who will take care of me when that happens to me.

[21 : 26] And I think because we've lost this view of us as a body, we lose out on our opportunities to be generous. Another reason we find it so hard to be generous is that we don't see what benefit we're getting from our giving.

We live in a world where the questions we ask with our money are what profit will I get from this? How will this benefit me? And generosity by definition does not benefit us.

It's other focused. You're not going to give out your money as an investment and get it back with interest. It's a gift. And we find it so hard to do that because we've trained ourselves so much.

I give something and I get something in return. And generosity is about I give something so that someone else can get something. And our mindset is so totally different from what's required for true generosity that we can't wrap our heads around the idea of giving something away to help someone else.

And there are definitely more reasons but the final one that I came up with for why we find it so hard to be generous is because being truly generous requires us to get involved in the lives of other people in ways that are often discouraging frustrating and uncomfortable.

[22 : 44] A lot of times we can hear about a need and think the easy thing to do is to just pump money into this. Give money. Give money. Give money. But a lot of times people's needs aren't due to a lack of resources.

It's due to a lack of understanding of how to use resources when they have them. Or there's other issues that underlie the lack of resources. resources. And so just pumping resources and money

into the situation doesn't actually fix the problem.

A lot of times it can make it worse. And we can give money and give money and give money and find out that the problem's still there. And then it becomes frustrating because I've done so much for this person.

I've given so much. Why isn't the problem fixed? And a lot of times what's needed for our generosity is for us to step in to get involved in their lives.

You know, Paul says in chapter 12, verse 13, contribute to the needs of the saints. We can't know what the true needs are in each other's lives unless we're deeply involved in each other's lives. We can see surface level things that appear to be needs and try and address those without getting deeply involved.

[23 : 51] But a lot of times they'll leave us frustrated. To truly know what the needs are, we need to get involved in each other's lives. And when we do that, it gets messy. And we get dragged into these messes that we didn't create that we're not responsible for.

It's frustrating. It's uncomfortable. It's messy. But it's what's required of us if we're going to be truly generous, if we're truly going to look out for the needs of others and not just give to satiate our guilt for having more while they're having trouble. One example of a time that this could happen is, and I've got to be careful with this because there might be people in here who are struggling with this issue, but I know it's a very common issue in Hong Kong is that Filipino maids will come over here to provide for their families.

And they want to take care of their families and they want to give, give, give, give, give, give. But they've never been taught how to budget. So they give, give, give, give, give, and give away more than they actually have and then they fall into debt and they have trouble with loan sharks.

And you know, this is a situation if you hear about it and you think, oh, this person's in debt, I have resources, I can help them, and you give money, but then the next month you hear that they're in debt again because they've just kept giving, giving, giving, giving, giving.

[25 : 09] And what's needed there is not just someone to pump money in. The issue isn't a lack of resources. The issue is not knowing how to budget, not knowing how to say no when people ask for money.

And what that person, what that helper really needs is for someone to step into their life, to come alongside them, to say, you know, here's how you budget money. If someone asks you for money and you don't have money, it's not a shameful thing to say, no, I can't give you anything because I don't have anything more to give.

But that requires us to step in to get messy. And I think a lot of times it's far too uncomfortable for us. It's far too difficult.

And really, if we're trying to be generous for ourselves and not for the good of others, that type of generosity will crush us. If we're trying to run on our own motivation, our own strength, and not looking at God and His generosity as our motivation for our generosity, that type of generosity will crush us.

And God, He wants us to be generous. He wants us to give our money, but He also wants us to give ourselves. Right? We said that already. But there's a part of His mercies that Paul talks about earlier in the book of Romans that I sort of left out earlier in the sermon when I was talking about God's mercies.

[26 : 35] Paul talks a lot about God's mercies towards us as individuals. But he also talks about God's mercies to the universe as a whole. In Romans chapter 8, Paul says that God is in the process of making all things new.

That God, that God is going to restore creation. That creation knows about this and it's crying out like the pains of childbirth, just waiting for something new to be born.

That it feels this, this weight, waiting for something. Waiting for something that it knows is coming, but it doesn't know when.

And it knows it's going to be amazing. And someday, God's going to finish this work and He's going to make all things new. But it says today, He's calling us and inviting us to be a part of that process. He's inviting us to join Him in what He's doing. So when we say we're, we're inspired by God's mercies, yes, it's God's mercies towards us as individuals. The fact that He's saved us when we didn't deserve it. The fact that He's purchased us.

[27 : 37] But it's also His doing of making all things new. There are a lot of things that we as a church want to do. We want to reach out to the western side of Hong Kong Island. We want to be in

the schools.

We want to be in the universities. We want to be involved in homeless ministries and inner city ministries. And we want to, we want to be out there. And again, these are things that I think are awesome things for the kingdom.

I get excited when I hear about the things that we as a church are doing. And it's true, God doesn't need us. God doesn't need our money to do the things that He's going to do in the world.

But there are certain ways that we as a church, Watermark, want to be a part of that that we can't do without funding. And so I want to, I want to close today by dreaming a little bit.

I want to think about what could it look like if we as a church decided to be generous. If we as a church decided that we wanted to partner with God in what He's doing in Hong Kong and around the world.

[28 : 38] And statistically, I know there are many exceptions to this rule and a lot of them in this room, but statistically, the more money you have, the less likely you are to be generous with it. And so I want to dream big.

I want to dream of what we could do if we gave lots of money away. And there are things that I'm going to say that some of us, you know, we can't do as individuals, but if we feel passionate about it, we could get together and these things could become realities.

Right? So I'm going to dream big and then we're going to close up. The first thing I want to throw out there, church planting. Watermark is a part of a church planting network. I don't know if you guys know this, but we're part of a church planting network that has a vision of planting over 200 churches in the next 10 years in the Asia and Australia region.

That's on average over 20 churches a year for the next 10 years and hopefully many, many more after that. These churches will be in cities that we as a church cannot reach from Hong Kong.

They'll be spread all over. They will reach hopefully thousands, tens of thousands, maybe even hundreds of thousands of people. And every single one of them requires funding to get started.

[29 : 52] What if someone here today said, I want to adopt a church plant. I want to sponsor it for the first few years until they can become self-sustaining. I want to give or get a group of us together and together sponsor a church plant.

And God could use our generosity to reach thousands of people around the world in these new churches that are starting in countries from Japan to Thailand to Australia to Singapore.

All over. Imagine the impact that it could have if we were generous with what God has given us. Or another one.

I don't know if you've realized it, but we have a group of Nepali kids that come into church here every Sunday. And these kids come from an area of town that's in desperate need of educational reform.

These kids go to schools where they're taught verbally and non-verbally, you're a problem, not a person. These kids go to schools, even though many of them are very bright kids, they go to schools that crush any desire for them to learn.

[30 : 58] They go to schools where, you know, some kids in these schools should be held back because they haven't learned the material yet, but the teachers don't want to deal with discipline problems that will be in the class next year if the kids stay back, so they just push them on to the next grade.

And kids in these schools can be in sixth grade and not even know how to read. This area of town is in desperate need for education reform. They need a school that will come in and will teach the kids that you have value as a human being, that you can contribute to society when you grow up, that God loves you and you have worth.

And there are people in this church right now who have a vision and a dream to start a school like that in that neighborhood that can reach out to these kids, that can drastically impact their lives, that can transform a community.

But here's the thing, the people with this dream are teachers. And starting a school like this in Hong Kong is very expensive, a lot more than a teacher could sponsor themselves. Even if we found teachers who could raise support themselves and come over here and teach at the school, you still need a venue, you still need to get it registered by the Hong Kong government, you still need to get curriculum.

It's expensive. But what if someone here said, I want to sponsor a school like that for the first two years. I want to make this dream a reality, I want to impact this neighborhood.

[32 : 21] It's not something that we're going to see immediate results from. It's not something we're going to see probably in the first couple of years results from. But it's something that in the course of a generation can totally transform a community. It's a way that God can use us to be a part of something much bigger than ourselves in Hong Kong if we decide to be generous people.

Or maybe we put these two dreams of church planting and starting a school together and someone either with lots of money or lots of connections says, what if we just go to that neighborhood and we buy a building? And inside that building we start a school and inside that building we can start a new church.

And with any leftover space in that building maybe we can put in businesses that will provide jobs for the community or businesses that will provide services that will help the community or affordable housing for people in the community.

It would be amazing. It would be awesome. God could use our generosity to transform these communities. I think, you know, if that happened it would be amazing.

We'd need a word that's so big that it's a word you only use when you have no word for something like supercalifragilisticexpialidocious. I think these are awesome, huge, big dreams.

[33 : 35] They're possible because we serve an awesome, huge, big God who has shown his love to us in awesome, huge, big ways. But this type of generosity isn't something that we can just force ourselves into.

Something we need to understand God's mercy to us. We need to understand the part that we play in the work that he's doing in the world and see how he's inviting us to be a part of it.

I just want to close with that quote from Vanity Fair again because I think it's deep. I think it's really, really eye-opening. He said, if I can find it, it's in here somewhere.

Well, he said, we already secretly know that money can't give us everything that it promises to us. no amount of money has ever given us the same amount of joy that we had when we had pocket money at 12 years old.

No amount of money has ever given us the amount of joy that we received when we got that first paycheck in folded cash after our first hard week of work. We're 10 times richer, but we're not 10 times happier.

[34 : 59] And realistically, we don't believe that if we were a billion times richer, we would be a billion times happier. If you want to know what God thinks of money, look at the people he gives it to.

Let's pray. Father, we thank you for your generosity to us. We thank you for the fact that you have loved us when we did not deserve it, that you have purchased our salvation entirely at a cost to you and completely freely for ourselves.

We pray that we would recognize the call that we have to give our lives, our entire lives, to you. And that along with our lives, we would be generous with our money. We would not live in fear of what would happen if something happened to us after we were generous.

That we would see the work you're doing in the world, that we would partner with you in that, and that you would use our generosity to transform the city of Hong Kong, the continent of Asia, and the entire world.

And in Jesus' name, Amen.