



VILLAGE BIBLE CHURCH

SUGAR GROVE CAMPUS

Christian Generosity: What I Do After I Say I Believe!

Essential Elements

Matthew 6; 1 Corinthians 16:1–2

Tim Badal | August 21, 2022

Please open God's Word and turn to Matthew 6. We'll be all over the Scriptures this morning. We're in week three of a series titled "The Essential Elements." We've been looking in Act 2 at the beginning of the church, where we see the elements Christ wanted His church to have as part of their ongoing life. The first week, we talked about the importance of biblical preaching. *"They devoted themselves to the apostles' teaching..."* (Acts 2:42). They taught the Word of God. Then in Acts 2:42, they also devoted themselves to prayer. I'm so thankful for the awesome job Joe Denner did filling this pulpit and reminding us of the great need we have to bring our requests and concerns to God. A healthy and vibrant church is a praying church.

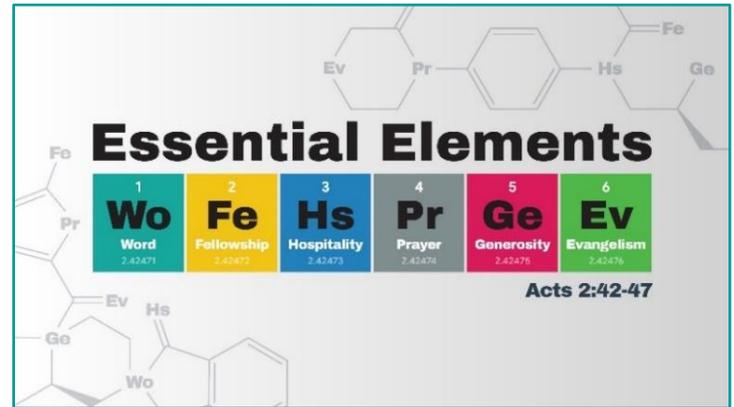
Today I will be preaching on the fifth element, which is generosity. In Acts 2:42-27, the early church was known for its generosity, giving to all who were in need. Then in Acts 4, we see that their giving was funneled through the church. Barnabas sold some property and brought the proceeds to the church leaders for them to use to further the gospel message. We have another example in Acts 5, but it is more negative. Ananias and his wife, Sapphira, lied to the church leaders and to God Himself about what they gave. So we see that generosity is something we as Christ-followers should do, but we often fall short, even as Ananias and his wife did.

This morning I'm going to address the question of generosity under the heading of, "What should I do after I believe?" You've come here and dedicated this time to declare that you believe in God and His Son Jesus Christ. We've sung praises to Him, declaring that He is awesome and that His name is beautiful. Essentially we've told Him, "You're everything to us." That's easy to say, but today we're asking if the way we spend money matches what we're saying with our mouths. If God is our all-in-all when we worship, is that also true in how we spend money and more specifically, how generous we are in giving back to the Lord?

Right away I want to explain something to our visitors. In a certain sense, this is family business. If you're new to church, please be a fly on the wall while I talk to those who consider themselves members of Village Bible Church, either through their regular attendance or through their declaration that this is their home church. If you are a regular attender, you know we don't talk a lot about giving. We don't pass an offering plate. We believe that those who are Christ's disciples will not only serve, they also will give to the glory of God in heaven.

In week one of this series, I told you that one of the hard things about preaching is that, from time to time, the preacher will poke at people. Now, one of those times is when we start talking about money. Some of you are nervous, or you're thinking, "Here we go again." But if you look back at our history, you'd see we don't visit this topic very often. Our desire is to preach the Word of God, but here's the thing: The Bible talks a lot about money. So from time to time, we'll speak on this subject. In fact, the Bible speaks about stewardship, finances or giving a total of 2,300 times. There are 125 principles laid out in the New Testament alone that call us to put our finances under the sovereignty of God. God wants us to use the money He gives us in a specific way, so we need to commit to using our money in ways that honor Him.

However, we have a problem in this area. Of course, we could quickly point out that the whole world has a problem with money. We live in a country where our government has a problem—trillions of dollars' worth. We live in households that have problems with money. The average credit card debt of an American family is in the tens of thousands of dollars. A recent survey was done



by CNN which revealed that most Americans are living paycheck to paycheck. We live in a world that has a problem with money and we need to face that this morning.

What matters more to us is that Christians live with the same level of debt as the world does. Even though we have the message of salvation, it hasn't reached our pocketbooks. When we look at the average giving of people who say Jesus Christ is their Lord, it's around 2-2.5%. You might say, "Well, at least we're being generous." But if we compare ourselves with the watching world, the difference between those of us who declare Jesus to be our all-in-all and those who say, "I am my all-in-all" is about a half a percentage point. The unbelieving world gives about 1.5%, and the Christian world gives about 2-2.5%. So it seems we're saying more with our mouths than we are with our money. You and I need to face this problem. If we'll just admit that we're having difficulties with our finances, that will put us in a better place. Recognizing a problem is always the first step toward a solution.

Let's see how Jesus defines our problem in Matthew 6. In His Sermon on the Mount, beginning in Matthew 6:19, Jesus says, "*Do not lay up for yourselves treasures on earth...*" Why would Jesus say that? Because we have a problem of laying up treasures for ourselves here on earth. We love our treasures. The problem is there are moths, rust and thieves who take these things from us. Instead, we are to "*lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*" Jesus then says in verse 21, "*For where your treasure is, there your heart will be also.*" This is the crux of what I want to address this morning. Where is your treasure? A lot of us would say our treasure is Jesus, but the problem is this isn't being translated into the generosity we're called to practice. That's why Jesus explains in verse 24, "*No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.*" Maybe you're thinking you serve God, but when you look at your checking account and how you view money, you might see that your real lord isn't God, even though that's what you declare. Rather, it's the almighty dollar.

Christian generosity involves recognizing my problem.

Brothers and sisters, we live in a world that says cash is king. But in this Word, God has declared, "I am King." Therefore, everything we do—including how we spend our money—needs to be put under His sovereign lordship. So what are the problems we have with money?

First, we need to recognize that money in itself is not a bad thing; it's the love of money that gets us into trouble. Why do we love money? I would suggest there are three reasons.

1. We think money brings satisfaction.

We gain money either by working for it or by someone giving it to us. We then turn the money into things we think will make us happy. Now again, buying things in itself is not bad. We need clothing, a car and a roof over our heads. There are certain requirements we have in order to live. God isn't beating us up over that. What He wants us to re-evaluate is our hearts. We need to be careful. When we buy that house or that car or those clothes, is there part of us that is filled by these things? Things can become idols in our lives. We see these things as being that which will satisfy us. But the writer of Ecclesiastes, which we'll be studying in a few weeks, tells us in chapter five, verse ten that nothing in this world can bring us the satisfaction we're seeking. Like the theologian Mick Jagger said, even though we seek satisfaction, we get none of it.

2. We think the things we buy will bring us significance.

Let's face it. In our world, if a person has money, they're viewed as being successful and significant. We should admit that we buy certain things because they represent significance. Nobody wants to wear no-name clothes. Nobody wants to drive a generic vehicle. No one wants to live in a generic house. We start labeling things. We label the neighborhoods we live in, the cars we drive and the clothes we wear. But deep inside, we buy the things we do, not because they're any better than others. Let's be honest, everything comes from China. The labels might tell others that we are significant and important. We think because of what we possess, others will think, "Wow, he or she must be important. They must have money because look at what they're wearing or driving." Certain labels set things apart in our minds. In Ecclesiastes 2:11, Solomon says this is vain and worthless.

3. We think money brings security.

The third reason why the love of money is a problem is because it's where we find our security. Some of you might not have a problem with the previous two points, especially as you get older. Maybe you've learned that money doesn't satisfy or bring status. In fact, Dave Ramsey says we often buy things with money that isn't ours so that we can impress friends that aren't ours

in a world we really don't care that much about. Then when we get older, we start to see our money as our security. Some of you are looking at your bank accounts and retirement accounts, wondering, "Am I secure? Do I have what I will need?" Solomon reminds us in Proverbs 23:4-5 that money has a way of letting us down. How? Money doesn't take care of all the problems we might face.

For example—and I say this with all due respect—Steve Jobs was one of the richest men in all of human history. Studies say his personal net worth on his death was somewhere between six and twenty billion dollars. He had so much money the accountants really couldn't figure out the amount. But that money let him down. After making all those billions of dollars, he could not buy his way out of pancreatic cancer. With all that money, he couldn't add a minute to his life. All those billions of dollars could not take away his pain. Again with all due respect, this is a wonderful reminder to those of us who are far poorer that if we think money is going to bring us real security, we're wrong.

Now, the world does need to look for satisfaction, significance and security. But Christians, we have Jesus. We have all we need. But for far too many of us, money has become an idol. When we seek satisfaction, significance, or security, we need to realize Jesus has told us many times, "I'm the source of all these things. You don't need to look anywhere else."

Even though we sing about Christ and attend a church that's all about Him, some of us have replaced Him with the god of money. If this is true of you, you need to confess and repent of it. If not, you will never be where God wants you to be regarding your money.

Christian generosity involves remembering God's perspective.

How does God view these matters? What does God have to say about the issue of money? "Who cares what Tim has to say; he has the same problems everyone does." I don't buy things I don't need to impress people I don't need to impress. I'm tempted to buy things because I think I need them when I really don't. I fall prey to advertisers just like you do. I have that euphoric feeling when I get into a new car, although that smell leaves very quickly in the Badal house. I've been there. I've done that. I'm dealing with it. Money is a problem for me. So you don't want to listen to Tim; listen to what God has to say.

God is the Supplier and the Sustainer.

Listen to what God says in Psalm 24:1: *"The earth is the Lord's and the fullness thereof."* In Deuteronomy 10:14, He says, *"To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it"* (NIV). Psalm 50:10 says, *"For every animal of the forest is mine, and the cattle on a thousand hills"* (NIV). Verse 12 of Psalm 50 says, *"For the world is mine, and all that is in it."*

What about money? Haggai 2:8 says, *"The silver is mine and the gold is mine," declares the Lord Almighty* (NIV). You say, "Okay, that's fine; everything in the world is His. But at least I've got my body. That's mine and I can do with it what I want." My body, my choice—right? This is what God says: *"Do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body"* (1 Corinthians 6:19-20).

I could go on and on; this is just a fraction of all the things God says. It doesn't take a Biblical scholar to see in plain English that God owns everything. He is the Ruler of everything and the Giver of everything. If we were to put in one statement what the Bible says about God and the stuff of this world, it would be this, my favorite quote from Abraham Kuyper: "There is not a square inch in the whole domain of our human existence over which Christ, Who is Sovereign over all, does not cry, Mine!"

When we start making money more important than God, we begin to argue with Him about whose money it is. If we were to go into the nursery right now, we'd probably see two kids fighting over a particular toy. "It's mine!" "No, it's mine." Some of us right now are fighting with almighty God about whose money it is. Is it yours or is it His? If we are fighting about whose money it is, we will never be generous in the way God has called us to be—toward others and toward Him. That's why Solomon says in Ecclesiastes 5:19, *"Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God."*

That means everything—your possessions, your "lot" in life, your ability to work. All of these are a gift from God. You might say, "I worked to earn that." True, but that's because God didn't give you an aneurism first; He gave you the ability to use your hands and your brain. So yes, you have accumulated wealth, but God gave you the breath, intelligence and the needed resources to earn it. When that paycheck comes in, you shouldn't think, "Look what I've got." Rather, think, "Look at what the Lord has given me." This is God's perspective.

We are the stewards of God's stuff.

So if God is the Supplier and Sustainer of all we have, where does that leave us? It means we are simply the stewards of His stuff. I have two jobs. I serve here as pastor, plus I'm the general manager of a catering company. From the outside, it might look like all the stuff around me in both places is mine.

Let's talk about the church for a moment. I serve as lead pastor at this church. Those on the outside might think it's all mine. Let's be honest, there are some pastors who tend to think the church belongs to them. If you and I were driving down this road, I might point to this building and say, "That's my church." My job description uses the words *ex officio*. I don't know what that means, but it sounds important. I'm the *ex officio* of every meeting. I can go to every meeting I want to. That's kind of important. I can be in the church building when I want to. As long as it fits within the guidelines of Christian ministry, I can use it however I want. It seems like I've got a lot of power and authority. But I need to remember this is not my church.

I need to remember I'm a steward of this place. I've been given great authority, but with that authority comes great responsibility and accountability. I'm accountable to the guiding elder team, my fellow elders. I'm accountable to you as the congregation. And let's not forget a certain someone named God. If I forget this truth, there's a whole lot of pain and sorrow coming my way.

Let's move now to 5 B's Catering, the business I run. I have run that business since 1996. I control a lot of the things that happen there. I buy vehicles and equipment for the company. I pay the staff. I book events. I oversee events. I run the books. All the money goes through me. There's not a part of the business I don't touch. That is, until my dad says, "Hey, don't forget I own this place." You see, my dad started the business with my mom in 1979. They own 100% of the company. I don't own a penny, yet I have this great authority. I make more decisions than my dad does, yet he owns the company.

Are you getting the picture? You and I have been given a lot of authority, but don't ever allow that authority make you think it belongs to you. God has given us this money, this wealth.

We begin to think, "Well, I get to choose where I spend it. I get to invest it the way I want to." Yes, that's true. The problem is that one day there will be an accounting. Jesus tells a number of parables that have this theme. In Matthew 25:14-30, a rich man is about to head out of town for a long period of time. He gathers his servants around him, gives them portions of his estate, not as an inheritance but on lease until he comes back at an undetermined time. He leaves and the servants are given great latitude as to how they use the resources. The only thing the master requires is that they honor him with what they do. Then when he returns, he does an accounting. Some of the harshest words in Scripture are for those servants who used the master's resources on themselves, or foolishly used them for temporal things. There was nothing left for the master when he returned.

We read in Romans 14 that each of us will one day give an account for what we have done for God. The day is coming when every Christ follower will stand before God to give an account—including a financial accounting. God will say, "I gave you all this money, what did you do with it?" For those who have used their resources selfishly, adjectives like wicked and worthless will be applied to them by Jesus.

Christian generosity involves reflecting God's pattern of giving.

We need to recognize that God has a design for His money and how it is to be used, so our lives need to reflect God's pattern of giving. What does God's generosity look like? If God is going to expect an accounting for how we spend our money, then we should ask, "How does He spend His riches and resources?"

The Bible makes it clear that God is a Giver. Paul says in 2 Corinthians 9:15, "*Thanks be to God for His inexpressible gift*"—referring to Jesus. While we can never match the generosity of God, matching it is not the issue—modeling it is. Does our generosity model that which has been extended to us? Let's think about what a model of generosity looks like.

Our generosity should be willing.

We read in John 3:16, "*For God so loved the world that He gave...*" The Scriptures don't say, "For God so loved the world that He had to give." It doesn't say God was required to give or that He was compelled to give. He just gave out of the great kindness, mercy and grace of His heart.

It's not my job nor my aim today to guilt you into giving to God. I don't want you to leave here feeling guilty and putting money in the offering plate. If that happens, I have failed in my job. You're not to give begrudgingly, because God did not give to us begrudgingly.

Our generosity should be joyful.

God also gave joyfully. He gave us His Son, then what did His Son do? He endured the cross and scorned its shame for the joy that was set before Him (Hebrews 12:2). Wait a minute. The cross meant intense pain, sorrow and sacrifice. It caused a separation from His Father in heaven. It ultimately brought Him death. But He did it because His love for us was so great that any giving it required was worth it.

Parents, you understand this. We love our children so much and it is such a joy to give them things. Christmas was about us when we were kids, then I had kids and thought, "Christmas will be over for me." But do you know what's better than Christmas day for a kid? It's Christmas day as a parent. There's such joy that comes when you see your kids' eyes light up.

The Bible says it's better to give than to receive (Acts 20:35). Jesus gave joyfully.

Our generosity should be sacrificial.

God also gave sacrificially. He gave His one and only Son. One theologian put it this way: "God gave heaven's best when He gave us Jesus." God also demanded that the people in the Old Testament give Him their best. He told the Jewish nation to give Him the firstfruits of their crops and the best of their herds.

Now that we see what God has given us in Jesus, how much more are we called to give our best as well? Quite frankly, some of us are not experiencing God's blessings because we give Him our leftovers when He has given us His best. Are we giving willfully, joyfully and sacrificially? If we aren't, some realigning needs to be done.

Christian generosity involves realigning my practice.

My final point is that we need to realign our practices. For some of us, when it comes to giving, this is a real struggle for a variety of reasons. We need to acknowledge and affirm the ownership God has of all the stuff we give. So we need to ask ourselves: do I give in a way that matches what I sing about, believe and announce to the world about how much I love Jesus? First Corinthians 16:1-2 helps with this:

¹ Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. ² On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

There are three principles of giving we should consider:

Giving needs to be planned.

"On the first day of every week..." That's the day of worship. We need to be ready to give when we come here. Because God is so important in our lives, we should decide to set aside, not only some time, but also part of our treasure, for Him. We need to give regularly.

Giving needs to be personal.

"On the first day of every week, each of you..." Each of you. Not some of you. Not half of you. Not 99% of you. Each of you. Not just the rich in the group, but all in the group. Based on that one part of the verse, we report that that last month 57% of you gave. Well, that's great; that's the majority. But wait a minute. We come here and profess that Jesus is our all-in-all, not how much each person gave. But 57% of the people who call Village Bible Church their home gave a penny or more last month to the church. We say as a church that we believe what the Word of God says. But as clear as day here, the Word of God says each of us should give. If we call this our home church, when we come, we should be ready to give.

My challenge to you this morning is that if giving not part and parcel of your life, let's do some planning toward that. The only reason I bring it up is that if God's not important to you, fine. But if you say He is your all-in-all, then surely your bank accounts and the way you spend your money should be part of that statement.

Giving needs to be proportional.

Not only is giving to be planned and personal, it's also to be proportional. The NIV says it's to be in keeping with one's income. But right away you're going to ask, "Tim, what amount should I give? Is it before taxes or after? Does it include the bonus at the end of the year? Give me some numbers."

Here's the problem. When God gave His one and only Son, He didn't just give a percentage, He gave a Person. We need to stop asking the percentage question and instead say, "God, this is all Yours. I'm going to be open-handed with my giving." While 10% is a pattern from the Old Testament and wasn't removed in the New Testament, that might be a percentage you could work with.

Let me explain where I find myself. Some time ago Amanda and I were convicted about our giving. I stand up in front of a whole lot of people and talk about how great my God is. I tell people they should make God great in their lives. Then it dawned on me that my giving wasn't at the level it needed to be, because my preaching boasted more about God than my pocketbook did. The Holy Spirit laid something on my heart, but it took me a while to agree. Some sacrifices were required, then together we made a commitment and we have lived with it. Let me tell you, we are blessed because of it. Here's where we are. The number one expenditure in the Badal household is not to our house, cars, college tuition or kids' sports. It is giving back to gospel work, including Village Bible Church. By conviction and conscience, I could not say Jesus was my all-in-all when He was number nine on my list of financial responsibilities. So we made that commitment. Now, is that the commitment God has given you? That's between you and Him. But if I'm going to boldly tell people that Jesus is everything to me, then surely my bank account should say something about that.

The question I challenge you to ask this morning is this: If you were to hand your neighbor your checking account statement, would they have any idea that you love God? Would there be anything that says God is even existing in your world? Or would they see that you're working, you get lots from that, but are you not acknowledging in any way, shape or form that God is in your life? Not only that, but He's a God you have said is everything, to Whom your eternity and to Whom you've given your life. If your money isn't showing this, then I think you need to reconsider life. If stewardship is defined as everything we do after we believe, something is disconnected. Maybe it's because you find yourself in a heap of debt. I get it and I don't want to guilt you over it. If you want to fix that, we want to help you. In the next month we'll be starting the Financial Peace University, taught by one of our elders, Phil Beatty. It's something we went through as a church some years ago that was incredibly transformative. We were able as a church to rid our personal accounts of great debt. We want to gift that to you, if you want to deal with some of the practical aspects of money management.

Now, if you were not planning to give today, I don't want you give to Village Bible Church out of compulsion. Do you hear me? I don't want to see an influx of giving just because of this message. I do want you to pray about it. Ask yourself: does my generosity reflect what I say about my Lord?

If we're making big boasts about our love, passion, faith and hope in the Lord, but our giving is lagging behind, then make this an object of prayer. Between you and the Lord—not your pastor, but you and the Lord—get together with your wife, maybe pull your kids into this, and say, "From this day forward, we're going to give."

If there are opportunities for you to give outside of Village Bible Church, that's great. But if you call this your home church, if this is where you're getting your spiritual food, if this is where your family is being disciplined, then I would encourage you to join with us in this. We can never outgive God because He is so incredibly generous to us. He's our Messiah. He's our Lord.

My prayer and hope, as difficult as this sermon is to preach and to hear, is that we would allow God to do some work in our hearts and minds, so that in word and in the deed of giving there would be balance, that people would know we love Jesus and that it impacts everything, including how we spend our money. Amen?