

EXCEL *in the* *grace* — OF — GIVING

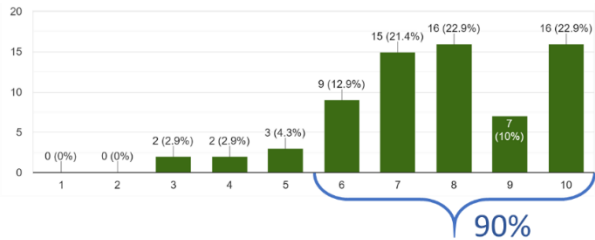
2 Corinthians 8-9

Part 3

The results were worse than I thought. The last two Sundays I have highlighted the discrepancy

“I understand that God owns everything”

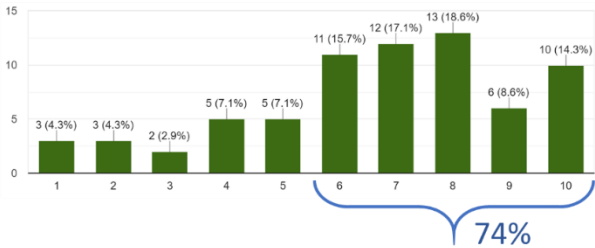
BELIEF



between what we believe about stewardship and what we actually practice in regard to generosity. A discrepancy of 16% is pretty significant but even more so when I show you this next discovery.

“I am sacrificial in my giving.”

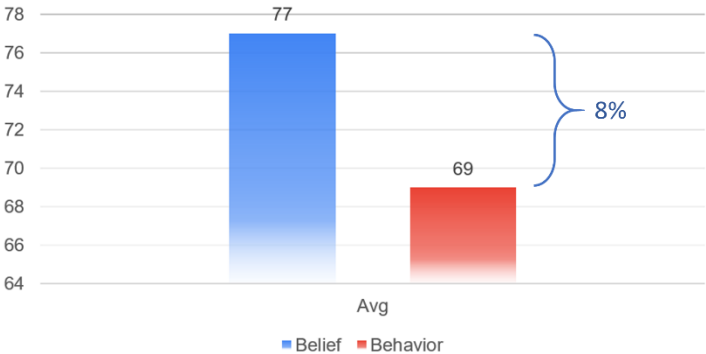
BEHAVIOR



All of the questions on the survey were divided up between questions that defined your belief and questions that defined your behavior. Out of all 45 questions, the overall discrepancy between belief and behavior was 8%. But as

we’ve seen, there is a 16% difference between belief and behavior in regard to giving. So this result is twice as bad as the average difference.

BELIEF & BEHAVIOR



Mark Twain had a famous saying about statistics, cleaned up a bit here for a sermon. He said there are lies, horrible lies and then there are statistics. We’re not living and dying by these survey results but if they can point us in the right direction to better equip one another, than that’s a good thing. I keep showing you these statistics but as I said two weeks ago, what matters is not

our bank accounts but our hearts. God wants to use money and possessions to change our hearts. Let's read the passage again, because my aim to it glean all of these principles from the text.

We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ² for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³ For they gave according to their means, as I can testify, and beyond their means, of their own accord, ⁴ begging us earnestly for the favor of taking part in the relief of the saints— ⁵ and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. ⁶ Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. ⁷ But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also.

⁸ I say this not as a command, but to prove by the earnestness of others that your love also is genuine. ⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich. ¹⁰ And in this matter I give my judgment: this benefits you, who a year ago started not only to do this work but also to desire to do it. ¹¹ So now finish doing it as well, so that your readiness in desiring it may be matched by your completing it out of what you have. ¹² For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. ¹³ For I do not mean that others should be eased and you burdened, but that as a matter of fairness ¹⁴ your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. ¹⁵ As it is written, “Whoever gathered much had nothing left over, and whoever gathered little had no lack.”

Let me remind you of our first four principles.

1. Grace always precedes giving
2. You can have joy despite a severe trial
3. You can have a wealth of generosity despite extreme poverty.
4. Give as much as you are able.

5. Sacrificial giving is a service to the saints.

If you recall, Paul was collecting funds to send to the believers in Jerusalem who were experiencing a severe famine an ongoing persecution. Lives hung in the balance. Clearly the Macedonian believers were giving as a service to the saints in Jerusalem. Verse four says that they begged Paul *earnestly for the favor of taking part in the relief of the saints*. The ESV says “relief” of the saints but the original word simply means “service.” The poverty-stricken Macedonian believers were serving the saints who were in great need.

But this is true with all generous giving. What is the most obvious way we can express our love for God? I John 4:20 says, “For anyone who does not love his brother, whom he has seen, cannot love God, whom he has not seen.” Love for God is most tangibly seen by our love for other people. Giving is an act of service to the saints—that means all Christians by the way—and when we serve other people by giving, we are also showing our love for God.

Just think about our church. We exist because so many have been generous over the years. This is not to diminish God's hand in all of this. Ultimately, our church exists because of his gospel

and his Spirit moving among us, but had the Spirit not moved hearts to be generous, we would not be here today. I went back through some old records and added up all of the money that has been given to Grace Church over the last 19 years. If you include all of the budgeted giving and giving toward the building it is over \$2.6 million dollars. In some ways, that may not seem like a lot of money. By comparison, the December 2019 budget for Blackhawk church in Madison is \$1.6 million dollars. Nevertheless, for us it's a stunning amount. Every dollar was earned by someone and freely given to be used for ministry.

Our giving to missions has increased in the last few years. Missions used to make up 10% of our annual budget. Then we increased it 11% and now it is up to 12%. Because of this increase and because we dropped a few missionaries last year, in 2018 we were able to increase the amount given to our missionaries by 50%. At this past Tuesday's Missions team meeting we voted to send an additional gift of \$2,000 spread over 13 missionaries because we had a little surplus in our account. In all of these ways, your giving is a service to the saints. It's a service to the people in our area, so we can proclaim the gospel and grow in Christ. It's a service to the saints in Albania, Berlin, Turkey, the Bahamas, Columbia, France, Thailand, Algeria and yes, all the way up to Westby and Living Waters Bible Camp. 😊 Each dollar earned and freely given is a service to the saints throughout the world. This is what it means to love the body of Christ.

6. Our giving muscles can be strengthened.

When Karen and I used to run a race, I would easily beat her every time. I never broke a 7-minute mile for a 5K but I could always stay ahead of Karen. Not anymore. I seem to be getting slower and slower and she seems to be speeding up. That's just part of getting older and I have come to terms with the fact that I can no longer beat her in a race. My running muscles are getting tired.

But thankfully that is never true with our spiritual muscles. Our spiritual muscles can atrophy. We can become spiritually weak and sick, no doubt about it. But we can also get stronger and stronger as we grow older. Such is also the case with our giving muscles. In verse seven Paul wrote, *⁷ But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also.* We are to excel in the grace of giving, which is also the title of this message series. We don't have to get old and tired in our spiritual lives.

Paul links the grace of giving with other markers of spiritual maturity. A person can have small faith or big faith, but the individual faith of any Christian can grow and be strengthened. The spiritual act of giving is many-faceted. According to Romans 12, giving is a spiritual gift. Some people are especially gifted in this grace of giving. Does that mean if you don't have the spiritual gift of giving that you don't have to give? The Bible does not let us off the hook that easy. If we don't have the gift of mercy, we are still commanded to show mercy. If we don't have the gift of evangelism, we are still commanded to share our faith. In the same way, even if we don't have the gift of giving, we are still commanded to give. Generous giving is one of our many spiritual muscles—like faith, love, speech—all of which can be strengthened.

This is good news for every Christian. We don't have to be stagnant in our giving because we can strengthen our spiritual muscles of giving. An Olympic powerlifter strengthens his muscles

in order to lift huge amounts of weight into the air. An Olympic swimmer strengthens his or her muscles also, but do they do it the same as a powerlifter? No, each sport requires a different emphasis on strengthening muscles. But the Olympic decathlete is widely considered the best all-around athlete. The decathlete must work on all muscle groups in order to succeed. I suggest that Christians are more like a decathlete than a swimmer or powerlifter. We need to excel at all areas of our spiritual lives in order to grow to full maturity. If we ignore this area of giving, we will be imbalanced and miss out on God's best for us.

I'm sure you've heard it said that our money follows our passions. For example, if our checkbooks and bank accounts were examined closely, we could see what we are passionate about based on the way we spend our money. Our money will always follow our passions, but our passions can also follow our money. In fact, this is exactly what Jesus said—"for where your treasure is, there your heart will be also." Once again Randy Alcorn weighs in with a nugget of gold on this topic.

"I've heard people say, 'I want more of a hearty for missions.' I always respond, 'Jesus tells you exactly how to get it. Put your money in missions, and your heart will follow.'" Do you wish you had a greater heart for the poor and lost? Then give money to help the poor and the lost. Do you want your heart to be in your church. Put your money there. Your heart will always be where your money is. Your heart will never be where your money isn't."¹

I've had a similar experience with Living Waters Bible Camp. I have long appreciated their ministry, but my heart changed quite a bit when I became a board member five years ago. I can't say my financial giving to camp has increased very much but my time certainly has. At the same time, Karen and I have been helping with more of their camps in the past five years. Six years ago we appreciate Living Waters but we did not have a heart for camp until we gave of our time to them. Our heart followed our giving.

7. Generosity cannot be forced.

Even though generosity is vitally important to the Christian life and maturity, it is not something that can be forced. Even though Paul was presenting a very strong case to the Corinthians to give generously, he wanted them to know that he was not commanding them to give. ⁸*I say this not as a command, but to prove by the earnestness of others that your love also is genuine.* Giving is a deep heart issue and must be decided from within and not coerced from without. As a pastor, my job is similar to Paul's. Paul taught very clearly on the importance of giving, but did not command them to give. My job is to also teach very clearly on the importance of generous giving, but I cannot command you to give a certain amount.

It's amazing how something like generosity can become so twisted. A few weeks ago I mentioned Andrew Carnegie, who was the most generous giver in human history. Based on inflation adjusted numbers, he gave away most of his \$100 billion dollar fortune.² Our own Viroqua library was built by a grant worth almost \$300,000 in today's dollars. He wrote a booklet called "The Gospel of Wealth." Here is a brief excerpt.



This, then, is held to be the duty of the man of Wealth: First, to set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and after doing so to consider all surplus revenues which come to him simply as trust funds.³ His mantra was, "The man who dies thus rich dies disgraced."⁴



Even though he gave away the equivalent of tens of billions of dollars, his giving came with enormous problems. First, he did not live an unostentatious lifestyle. He owned this mansion in New York City and this castle in Scotland. He was a rank hypocrite.

Second, he abused his workers in order to make more profit in order to give away more money. "He drove his employees to work longer hours without corresponding pay increases."⁵ The working conditions in Carnegie's mills were so dangerous that 20 percent of deaths among men in Pittsburgh during the 1880s were due to steelwork accidents.⁶ One steel worker complained, "I have always hoped to educate myself, but after my day's work, I haven't been able to do much studying. After working twelve hours, how can a man go to a library?"⁷ And another said, "Increase our wages. What good is a book to a man who works 12 hours a day, six days a week?"⁸

In a sense, Carnegie coerced himself to give in the pursuit of self-recognition. This was clearly not giving from the heart.

8. Give in proportion to your personal blessing.

Here is where we get even more guidance on the "how much should we give" question.

¹² For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. ¹³ For I do not mean that others should be eased and you burdened, but that as a matter of fairness ¹⁴ your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness.

Paul instructs us to give in proportion to how much we have been blessed, according to what we have. If you make \$40,000 a year, no one is asking you to give half of it. Remember, the church in Macedonia was living in severe poverty but they were still incredibly generous. It would be nice to see a spreadsheet of percentages from this church, don't you think? Here's all the people in the Macedonian church, their annual income and their annual giving. If we had that, then we would know how much to give, right? No, you start with the question, Have you been blessed? Is God providing for you? Then give out of that blessing.

But many believers struggle with this because of money management problems. There are two extremes that we struggle with. The first is that we don't manage our money very well. We've all heard of people getting underwater on their home mortgages, but increasingly this is happening even with car loans. Listen to this example from the Wall Street Journal. "In two years, the 40-year-old electrician signed up for four auto loans, each time trading in the previous car and rolling the unpaid balance into the next loan. He recently bought a \$27,000 Jeep Cherokee with a \$45,000 loan."⁹ Most people aren't in this much trouble with their car loans, but they do tend to run up too much credit card debt. Forty percent of US households carry debt on their credit cards and the average credit card debt is \$6,500.¹⁰ This is why many people struggle with giving because they have not been able to manage their money properly.

But there can also be an opposite extreme. Some people are fantastic at managing their money, so much so that they hold too tightly to it. Fear and worry drive their budgeting to such a degree that it impacts their level of generosity.

9. Giving is a direct measure of our love and worship.

Instead of responding out of fear or duty, Paul teaches that our giving is motivated by love. ⁸ *I say this not as a command, but to prove by the earnestness of others that your love also is genuine.* This is a tricky verse because Paul is using comparisons to make his point. He is using the Macedonian church as motivation but in doing so, he is also comparing them to the church in Corinth. He wants to prove by the earnestness of others, that is by the church in Macedonia, that the love of the church in Corinth is also genuine. It sort of sounds like Paul is saying to the Corinthians, "Why can't you be like your older brother? He's very generous so you should be too." We would all agree that this is a horrible parenting technique, to compare one child with another. However, this is exactly what Paul did but he did it for the purpose of illustration and motivation, not condemnation.



In addition, he is also saying that giving is a direct measure of one's love. Thermometers measure temperature and a barometer measures atmospheric pressure. But how is love measured? By a love-o-meter. I can get you one of these if you want. It even sounds an alarm if the level goes too low. It's not complicated. In essence, Paul asked "Is your love genuine? Then prove it through your generosity."

That may sound a bit harsh but notice that this was not a command. He was not ordering them to give but he was challenging them to examine their hearts. How would you quantify the amount of love that God had given to the Corinthian church? Could you put a number on it? A percentage? It's impossible to quantify it because God's mercy and love to them was infinite and perfect. It was lavish and way more than what was required. All that Paul was doing here was asking them if they saw this love for what it truly is, and if so, how will you respond?

Rich Maurer
December 8, 2019

¹ Randy Alcorn, *The Law of Rewards: Giving what you can't keep to gain what you can't lose*, Tyndale, 2003.

² <https://www.reference.com/business-finance/did-andrew-carnegie-treat-his-workers-de36d945a374a10f>

³ https://www.carnegie.org/media/filer_public/0a/e1/0ae166c5-fca3-4adf-82a7-74c0534cd8de/gospel_of_wealth_2017.pdf

⁴ <https://www.carnegie.org/about/our-history/gospelofwealth/>

⁵ <https://www.history.com/news/andrew-carnegie-unions-homestead-strike>

⁶ <https://www.reference.com/business-finance/did-andrew-carnegie-treat-his-workers-de36d945a374a10f>

⁷ Monthly Journal, International Association of Machinists, January 1901. (shorturl.at/jxyz4)

⁸ <https://www.npr.org/2013/08/01/207272849/how-andrew-carnegie-turned-his-fortune-into-a-library-legacy>

⁹ <https://report.drudgenow.com/article/?u=https://www.wsj.com/articles/a-45-000-loan-for-a-27-000-ride-more-borrowers-are-going-underwater-on-car-loans-11573295400&n=0&s=2&c=1&pn=Anonymous>

¹⁰ <https://www.creditcards.com/credit-card-news/credit-card-debt-statistics-1276.php>