

## A Generous Heart

### Responses

#### 1. Do you have a plan in place for tithing?

You can set up your own standing order via online banking with the following details

Account Name: WALSALL COMMUNITY CHURCH

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2. Where have you seen the principle of sowing and reaping at work in your life?
3. Can you be a source of help to someone who is struggling to reorder their finances, or do you need someone to come alongside you?
4. On the scale of radical generosity, where is God calling you to be?

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### Text

#### 1. Rent story - Money can alleviate suffering

**On Christmas Eve in 2004, I proposed to my high school sweetheart.** She was and still is my favourite person. And our dream, was that our little teenage romance would stand the test of time. That we would have a home together. Share a life together. Serve the Lord together.

**And so in the beginning of 2005, I began to realise we needed to find a place to live.** We needed to fly the nest and stand on our own two feet. So in the midst of organising a wedding, we were house hunting too. We'd only just started working and we were both still in education, so we had a very small income.

**And it soon became clear that renting a home was going to be very expensive for us.** I mean, how expensive is it to live in the UK!?! We soon realised that most of our income was going to be used up on rent.

**And furthermore, the only places we could really afford were pretty grotty,** miles away from friends and family, and in parts of town which I was worried about my new wife's safety walking around in. So it was quite a source of anxiety for me. And I began to just pray for God's help and wisdom.

**Now, Katy's mom, Pat, worked for a landlord who owned many properties in the area** - a wealthy and kind man called Tony. And one day, her boss, Tony, came to her and said, "Where's your daughter going to live when she gets married?"

And Pat said, "Well, they haven't found anywhere yet."

And Tony said, "Can't they just live in one of our properties?"

And Pat said, "Oh no, all the properties are all out of their price range."

And Tony said, "We can sort them out."

**And then Tony proceeded to practically halve the price of the rent on a little house in Great Barr.** Situated for us to remain plugged into church community, friends and family, and get to work in Birmingham. And he continued to do that for over 4/5 years.

**This simple act of generosity from a man I've never met**, who doesn't know Jesus to my knowledge, gave us a great start in our married life together and alleviated much anxiety and struggle from our lives.

**And when I look back, to the actions of a man with great wealth** and a desire to use it to help others, I realised that money can be a blessing when it used to help others. It can be a tool to alleviate worry. It can be a means to reduce suffering.

## **2. Bible goes deeper – reformed heart**

**But that was just one nice chap.** Today we're going to look to the life of Jesus, and think about how He influences the motivations of Christian generosity. His wonderful impact on our lives reaches to the depths of our hearts. He turns us around and sets our feet on solid ground. Christian generosity starts here.

## **3. Disclaimer - I'm not staff:**

**Before I jump into the Bible, I just want to give a little disclaimer:** Much of what I talk about today will be about money and how we can be generous with it. And so I just want to say that I am not employed by this local church.

**None of the money that comes to WCC from tithes or offerings comes to me** in any way. I'm not a member of staff, I'm not paid by WCC. I work for a construction consultancy in Birmingham full time, and all my involvement in WCC is purely voluntary as it is for many of us in this church family. So I don't benefit financially from anything given to the church.

**I do, however, believe in the local church. I believe Walsall needs us.** And I recognise that the more money the local churches in Walsall have, the more they can make a difference here. I also recognise it costs money to rent this room, and it costs money to have this church directed and administrated.

**And so this morning** I really am trying to persuade everyone this morning of the importance of giving financially as part of a complete Christian lifestyle. And I hope I can help us to reflect on the finances in our care in the light of our faith in Jesus.

## **4. Overflow of a reformed heart – Zacchaeus**

Right, shall we read some Bible together? Turn with me if you will to Luke 19.

***19 Jesus entered Jericho and was passing through. 2 A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy.***

Let's just pause there for a second. Some context: Israel at this time was oppressed by the Roman Empire. And so, the people of Israel, the Jews, were forced to pay taxes to Caesar. And in order to collect those taxes, the Romans would usually employ Jewish tax collectors to obtain them.

**These 'tax collectors' were traitors to their own countrymen.** To make a living, they would collect money from their peers, and then add a mark up to take for themselves! So they became very

wealthy individuals by extorting their own people! As you can see in this passage, they were despised by the people of Israel. So, Zaccheus is a very naughty boy.

***3 Zacchaeus wanted to see who Jesus was, but because he was short he could not see over the crowd. 4 So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. 5 When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at your house today." 6 So he came down at once and welcomed him gladly. 7 All the people saw this and began to mutter, "He has gone to be the guest of a sinner."***

So at this point in the story, there was probably some passage of time here between Jesus meeting Zaccheus and what follows in the next verses. So, Jesus would most likely have gone to Zacchaeus' home and sat at the table with him. Eaten together. Talked together.

Luke doesn't record here what was said by Jesus in that conversation, but you can imagine it must have been a life-changing experience because Zacchaeus responds as follows.

***8 Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."***

***9 Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. 10 For the Son of Man came to seek and to save the lost."***

Zacchaeus had been so impacted by meeting Jesus that he turns around his life in one humongous response of generosity. And Jesus restores Zacchaeus to his community publicly, by saying he is son of Abraham – i.e. I don't despise or reject you for your traitorous tax-collector past but you are one of us again.

**For people who have encountered Jesus, generosity flows from a reformed heart**, not from a sense of religious duty or guilt. For Zacchaeus: it's a joy. It's happy! It's an overflow from the new life within! God puts a well within us too! Generosity is an overflow from the joy of knowing Jesus.

## **5. Obstacles**

**And so I want to help us this morning.** To get to a place where we can give a joyous response of radical generosity. But I'm aware that when it comes to financial generosity, there are often barriers or obstacles that block us perhaps from being quite so extravagant as we might wish to be.

**You might say to me, "that's all very nice Ben, I like the idea of being so captivated by Jesus that I just give lots of my money to the poor but the trouble is, I don't earn enough, I have no money left each month, I have debt, so I just can't afford it."**

**Or you might say to me, "Well, Zacchaeus was extorting his money and living an unethical life. I've worked a hard, honest living all my life! It's my hard-earned cash."**

**Or you might say, "But what if I give a load of money away and then I need it later. What if I donate £500 today, and then tomorrow a surprise bill arrives which I can no longer afford to pay any more?"**

**Or "what if I give a portion of my earnings to WCC every month, and then they spend it on stuff that I don't want them to spend it on? What if they waste it?"**

**I can't afford it. It's my hard-earned cash. What if I need it later? What if they waste it?**

**These are all genuine thoughts I've had to be honest with you.** There are probably many other obstacles to parting with finances. But the Bible repeatedly endorses giving to the poor and setting

aside money as God's, so we need to recognise these barriers and how they will prevent us from living in the fullness of a life surrendered to God if we let them.

### **Principles: Abundance**

**Now, there are a couple of key principles that occur** throughout the Bible and in the teachings of Jesus, that ought to help us get past these. Firstly, when we think 'I can't afford it or what if I need the money later' we should consider that we have a God of abundance.

**God promises to bless us abundantly.** Ephesians 3 describes a God who is able to achieve infinitely more than our greatest request. He will exceed our wildest imagination in both who He is and what He does. To be a child of God is to have a Father who is a provider. We can know and expect of him to be someone with no limitations.

**In Matthew 6 Jesus said, "don't worry about your life,** what you will eat and what you will wear. Your heavenly Father knows you need them. But seek first His kingdom and His righteousness, and all these things will be given to you." There's the promise.

**He wants His abundance to be abundant in us so that we can overflow in all areas of our lives.** If we go to him for everything we need. He will meet our needs and more. One thing I've learned is that He might not meet our needs in the way we imagine, but he always has an abundant answer for everything.

**And so we can't afford to live with a mindset that worries about the pennies.** It's good to be diligent with money. But not so we live in fear of lack or to become tight fisted and grabby. Seek first His kingdom is the first priority. It's a challenge to lean on his provision, but it's not befitting for us to expect poverty when we do.

### **Principles: Stewardship**

**Secondly, when we think 'It's my hard-earned cash' or 'what if it gets wasted'** we should consider this. I believe that God invented me. That He invented you. Our character, our skills, our abilities, the people we would become. The doors that would be opened for us. He is sovereign over it all.

**He reigns over all the businesses and organisations in society.** The things that impact the cashflow coming into our bank accounts. All of our person and all of our provision are things that originate and are overseen by Him. He continues to influence every area of our lives as God.

**In the parable of the talents, Jesus talks about some servants entrusted** with their master's money. The servant the master is most pleased with is the one who stewards it well. He Multiplies it. Grows it. Uses it for his master's gain.

**And so there is a mindset in the Bible: that we are entrusted** with a set of resources as a person by God. And this leads us to having money. And the parable shows that the proper use of money is increase. He wants good stewards of His resources, who handle his affairs, and increase and distribute his wealth.

**And so the biblical view is that God has arranged for us to have** all our money in the first place. He doesn't demand it all back. But he instead entrusts it to us, to steward it on his behalf. It doesn't matter what others do with it when it leaves our possession – it just matters that we are obedient when the master calls for it.

**When you live from a perspective that everything you are** and everything you own is truly God's, you have nothing to fear in surrendering money to him. If you believe he is the source of all wealth and sovereign over the money coming into your bank account, there's no reason not to give.

**But it means surrendering control** and surrendering any sense of ownership or entitlement.

## **6. Practical responses: Tithing**

**So, if generosity springs from a reformed heart**, and if we hold the abundant nature of God in one hand, and our role as his stewards in the other hand, we can start to move toward to a place where giving financially can become a lifestyle for us.

**So what are some of the ways we can practically apply** these principles to our lives?

**The first practical response we can make is to adopt a pattern of giving regularly** to our local church. The Bible calls this 'Tithing'. It is a lifestyle of giving a regular, consistent percentage of our income to whatever local church we're a part of.

**This act of 'tithing' is a cut of everything that comes to us.** It has its roots in the Old Testament, in the Law of Moses and requires the Israelites to give 10% or one tenth of their crops and animals to the Tabernacle treasury. It is a practice which Jesus would have adopted too. I believe it IS still relevant to us too.

Vic says,

***"The tithe is not an offering. The tithe is the Lord's. It is given out of grace, not compulsion, in a response of joy, liberality and gratitude to God. A response from a willing heart of obedience, not out of fear. The purpose of tithing is to teach us to always put God first."***

The mindset is: it's just God's. It has come into my bank account, but this first tenth – it's just God's, so I can return it to Him by giving it to the church and wider ministries. He gets the best every time. Whenever I gain anything, I want him to be honoured first!

**And so I would suggest there needs to be a plan** in place for tithing, it needs to be prioritised (i.e. a planned, set amount going out of your account each week/month). If there is not a plan in place for tithing, it always gets demoted to the last thing. But it should be the first priority.

**If it doesn't go out first, then it only ever comes from the surplus** you've got left at the end of the month, rather than it being the first fruits on pay day. It only ever comes when we can afford it, rather than it costing us and prompting us to live by faith.

**Now, you may be thinking, goodness 10% is a huge jump!** I would have to completely re-think the way I budget my spending! Sad smiley. But God only asks us to give according to our ability. For some that might be mean 1%, for others 50%.

**I personally give 10% of my income before tax.** I always have done this since I started earning a salary. I chose that percentage because it felt right to me. But I would rather see all of us tithing 1%, 2%, 5% rather than only a quarter of us giving 10%. And for those of us who've been giving 10% for years, to think about tithing even more!

**I don't think the percentage matters as much as the practice of tithing itself.** The mindset it builds is so good. The gesture makes God the Lord over your finances. So if this is new to you, why not consider starting small and building up to 10% over a period of a few years, as you adjust your lifestyle and spending to suit.

**There are a lot of good stories out there of people who started tithing.** Some were living on the bread line. Some were in debt. But when they started tithing, the Lord got involved in their finances and they were better off than before.

### **Giving spontaneously**

**The second practical response is to give spontaneously.** The tithe is God's anyway – a planned percentage. But giving spontaneously is separate and in addition to the tithe. We regularly take up offerings in WCC for different needs that arise within our network.

**There may be other wider church ministries that God has given you a passion for.** You may even be aware of people in need who you can directly help. Giving over and above tithing is where we can use our own stewardship and awareness to make a financial difference.

**Whenever we do this, we come under a kingdom principle** in Matthew 13 and Luke 8, called 'sowing and reaping'. If you extend this principle to your personal giving, there is a biblical guarantee, that when you sow generously, you will reap generously in some way.

**All I can say from experience is that there seems to be a lot of coincidences** when I've allowed God to look after my financial well-being to this extent. Subtracting from your monthly cashflow sounds counter intuitive, but when you give it away, he promises to return it.

**As you sow it into his kingdom, the harvest of your generosity** just seems to grow and multiply. Our financial giving not only supplies what is lacking amongst God's people and those in need, but it also brings him glory because it inspires people to turn to him and thank him.

### **Manage money & resources well**

**The third practical way we can respond is to manage money** and resources at our disposal well. We touched on our role as God's stewards earlier. This means doing what we can to avoid misusing and wasting money.

**This looks very practical.** Keep a household budget. Pay bills, mortgages, rent on time. This will prevent you going overdrawn and into debt. If you have debts, plan to pay these off first and quickly. Build a habit of saving so you don't have to borrow if you can. If you have a surplus, you can react quickly to need!

**Be savvy.** Recently, I discovered that my Employer ran a system whereby I can give to charity direct from my salary before tax. And so when I looked into this more, I realised that I could increase my giving to the church, pay more into my pension, and end up a better financial position after tax.

**If you struggle with budgeting or if you have trouble with debt.** Don't let it be a source of anxiety. We have great people in this church family who can help you out with that. And ultimately, inviting God into those situations will bring lasting change.

### **Invite God in**

**And that leads me onto my final point for responding to the call of generosity** - inviting God into our finances. Bringing him in on our decision making. Asking him to help us steward well and to develop a plan for using money.

**This can be quite a step for many people.** There's a sense of risk and fear, about inviting an uncontrollable force into our finances. That God might make us spend money on stuff we can't afford, when we're really concerned about making ends meet.

**But isn't that irrational? Isn't inviting the God of the universe,** the source of wealth into our financial dealings most obvious way to bring a sense of peace and security to our financial situation? Isn't it the most obvious way to bring about wisdom, blessing and abundance?

**When I became a chartered professional at work a few years ago,** the company told me I was now due a 'car allowance'. I was to provide a 'professional' car for work to represent the business when I drive to meetings.

**Now, most of colleagues drive really posh cars.** In fact, this car allowance opened the door for me to get my hands on some very nice cars myself. But I could feel this slight unrest in myself. And so I prayed about it.

**I said, 'Lord, this is a lot of money, I just actually want to get the car** you want me to have. I don't want to be lured into having the shiniest, newest car all the time. I don't want to open the door to something that will fight for your place in my life.'

**And then I felt the Lord say, 'Buy a Skoda.'**

**You can imagine my dismay at this, right? "Really Lord? A Skoda?" "Yes."** "I want you to see this as a long term investment and a blessing to your community." And so I was obedient to the prompting, and I went looking at these cars and comparing them to the others in the price range.

**And I soon found that if I went Skoda I could buy a much younger,** lower mileage, higher spec model than in some of the other brands which had caught my eye. And so I did it – I bought a Skoda. In 'chav blue' as Katy calls it.

**On reflection, I have benefitted from this decision.** Many of my colleagues have monthly payments for their expensive cars. My Skoda was paid off years ago. And that money can now be used for other things that God might want me to use it for. Nice cars aren't bad, this was just my personal journey with the Lord.

**The process of giving, of involving God in our spending,** it builds his wisdom and nature in us. We become wiser, when the wisest of them all shows us how to use it. We become kind hearted and loving, as the compassionate one points out the needs around us, and inspires to go without, so someone else can be 'with'.

## **7. Finale**

So let me leave you with this.

In Matthew 19, a young man went to Jesus and asked him “What good work do I need to do to inherit eternal life?”

**And after a bit of discussion, Jesus says to him,** “If you really want to be perfect, go immediately and sell everything you own. Give all your money to the poor and your treasure will be transferred into heaven. Then come back and follow me for the rest of your life.”

**And this is really the crux of the matter.** God is after our hearts above all else. He wants to be the only thing we long for, he doesn't want to compete with money for our hearts. He wants to become the only place we put our faith.

**Perfection for Jesus means undivided loyalty and full-hearted obedience.** Keeping religious rules is no substitute for surrendering our whole selves. So the real question is this: on the scale of radical generosity where is God calling you to be? Where is right for you? What does obedience look like for you?

The principles of stewardship mean it's your guilt-free choice where you pitch your response today.

The principle of abundance means you'll never be in lack when you trust in God.

The principle of reaping and sowing means the more you give, the more you'll be rewarded in some way.

**Financial uncertainty is always a certainty in the world.** But when you give money away, it can't be taken away. The credit crunch, Brexit - we can't insulate ourselves from these things. But we can give it away to God and ensure a portion of our wealth is untouchable and used for good.

**So as I said at the beginning, please reflect on these things.** If you feel motivated and inspired good! Welcome to the thrill of sowing into God's kingdom and not worrying about money! If you're unsure, take some time to pray on these things, to find God's desires for you and the money he has entrusted to you.