

## I. Intro

A. Twelve years ago, I took Jason, my then ten-year-old son, to a chess tournament at McCormick place in downtown Chicago. If you saw the movie, *Searching for Bobby Fisher*, it was something right out of that, complete with the part where out of control dads were warming up their four-year olds by drilling them with various chess scenarios.

B. This was the first big tournament I'd been at, and I looked on in both amazement and with a sense of complete failure as a dad, because I couldn't warm anyone up in chess.

C. So, while Jason ran off with a friend whose Dad was equally inept, I wandered into one of the rooms where there were tables with probably 300 chess boards set up, and I was looking around when these two kids – about 6 or 7 – came in and started talking. I don't think they knew each other. But one of them says:

1. I'm better than you are. I know a six-move check mate.
2. No you don't.
3. Yes I do.
4. The other kid says, "Well I know a four."
5. Nuh uh. You probably don't even know a two-rook check mate.

D. I was fascinated at the banter. Chess trash talk. Who knew.

E. And then the one plays the trump card: My dad could beat your dad.

1. No he couldn't. My dad played at Princeton and he knows a three- move check mate.
2. "Really? Show me." And off they run to a board.

F. It was something. I'm not sure what. But it was something. Well, I don't intend to engage in any chess trash talk this morning. In fact, I had quit playing chess a couple years earlier when, after my first move in a game, Jason – who was eight at the time, said, "Dad, no one counters a fianchetto by moving Knight A-3." I looked at him for a moment and said, "Your move has a name? And you know it..... I'm out."

G. I cannot teach you the two-move or the three-move check-mate, but I believe that when all of the talking is done, you need to back it up. And so, today, I want to do a bit of that.

## II. If you have been around you know:

A. That we are taking a big step. We are trying to multiply the impact of the church – both locally and globally.

B. The price for the new work is just over \$7M. But, because we are looking to tie two years of operations together with that seven million, the total number over the next two years is \$19M. (By the way, if you are just waking up to this – if you are just waking up to the idea that we are asking you to make a pledge NEXT WEEK - and you have general questions. Or if you have been paying attention but still have specific questions - I would direct you to the Web site, where we recently posted 7 pages of questions and answers).

C. If you have been around, a third thing you know is that we've been using Abraham as a template for thinking about our own life. There are lots of reasons for this – principally, he is celebrated by God for his faith.

D. We started in Genesis 11 and 12, looking at how the call of God changes things; we then looked at Genesis 13 – the contrast between Abraham and Lot; and then last week we looked at Genesis 15, where we saw the commitment God makes to us. He walked the line.

III. Today we are going to back up to the last part of Genesis 14, and I am going to explain how Sheri and I think about giving. This is awkward. I'd rather not. In fact, I'd rather chew sand. People today do not talk about money – about salaries, giving or things like this. In fact, we are generally more willing to talk about our sex lives than our money. And at Christ Church, we keep giving quite confidential. But it seems like this is a moment to briefly step out of that.

A. For starters, in I Chronicles 29, we find the nation of Israel preparing to build the temple. And as they do, David – along with the other leaders of the nation – started things off by publicly making the first gifts.<sup>1</sup>

B. Secondly, I do not consider giving a financial issue with spiritual implications, but a spiritual issue with financial implications.

C. Third, if I am going to challenge you to sacrifice, you have a right to know that we are sacrificing as well.

D. Fourth, few people drift into sacrificial giving. You are led. Someone has to lead.

E. We received some very good teaching on money early in our marriage, and it has helped a lot. We want to share that with others.

F. So, I am going to tell you what we do and why we do it.

IV. If you have a Bible, turn to Genesis 14. I am reading beginning in verse 17. Abraham is coming back from the battle he fought in order to save Lot. It says:

A. After returning from defeating Kedorlaomer and the kings allied with him, the king of Sodom came out to meet Abram in the Valley of Shaveh. Then Melchizedek king of Salem, brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying: “Blessed be Abram by God Most High, Creator of heaven and earth. And praise be to God Most High, who delivered your enemies into your hand.” Then Abram gave him a tenth of everything.

B. Melchizedek is a mysterious figure. He just shows up – without any introduction or genealogy. What's clear is that he is some sort of priest for God, and in giving to him, Abraham is giving to God.

C. This is the first place where the tithe is mentioned – i.e., the idea of giving the first ten percent of our income to God – and “first” is important, because what we spend our first or best on is our god. The idea of giving the first ten percent will be formalized when God gives the Law to Moses. It will then be taught by the prophets, such as Malachi, who claims that not giving ten percent is stealing from God. It is later mentioned in the New Testament. Not prominently, which leads some to think it no longer applies. But it's there.<sup>2</sup> In fact, what we find in the New Testament is a call to go beyond ten percent.

D. In terms of what we do:

1. Sheri and I consider ten percent a starting point not an ending point. We've known people who've said that they make too little to give ten percent.<sup>3</sup> And some people who think they make too much. I am sympathetic to the first – though we found that, even when we were first married, and working in college ministry, our combined income was less than \$17,000 – with no insurance and student loans to pay off – it was possible. And we felt blessed to do it. We believe ten percent is a starting point.

2. We believe that the first ten percent goes to the church.
3. And we believe that we should give away additional money on top of that.

*E.* And so this has been our practice. And we've found joy in it. And as our income has climbed, it's been our privilege not just to give away more because the same percent of a higher number is a higher number. But also to increase the percentage of our funds that we give away as well.

*F.* We know people who have set out to increase their giving by a percentage point for every year they've been married. We have not consciously set out to do that. And we do not give away that much. But we do keep bumping it up.

*G.* We currently give away about twenty-five percent of our net income. And we are making adjustments to increase the amount we give to the church by just over fifty percent during the two years of the REACH initiative.

*H.* At this point, some of you say:

1. yeah, I get it. That's how I think. The question isn't how can you give away so much, but how can you not give away more?
2. Others think we are crazy. And some of you think we are saints. I do not think we are crazy – although it occurs to me that if we are we may be the last to know. I am certain that we are not saints.

*I.* Sheri has lead the way on this. Giving is one of her spiritual gifts. So, I have been co-pilot for much of this ride and I have learned a lot over the 33 years we are married.

*V.* So, that is what we do. The question now is: why? Ten years ago, I wrote out nine reasons why we give. I want to share it for you here.

*VI.* Number One: We give because we believe we are steward's not owners.

*A.* To state this differently, we believe it's all God's money. Not just the percentage we give, but whatever we keep. Consequently, the question is not, how could we give away so much of our money, but how do we justify holding on to so much.

*B.* We believe that everything everywhere belongs to God. As David said in Psalm 24: "The earth is the Lord's and the fullness thereof." It's all His. We are temporary stewards of His resources, charged with managing them in ways that are consistent with His vision and values. During this brief life, we are "one-minute managers." We want to manage his stuff well.

*VII.* Number Two: We give because we are thankful that He gave.

*A.* We give because He gave first. For God so loved me that He gave His Son – not money. He gave His Son. God gave first. While God could expect nothing from me but active rebellion and hatred, God the Father sent God the Son to pay off my moral debt.

*B.* We give because He sacrificed for us. Jesus died for us. Because of what He did, we have eternal life. We are thankful. We are overwhelmed.

*VIII.* Number Three: We give because we are commanded to.

*A.* I've already mentioned the expectations surrounding the tithe. There are many other passages that tell us to give – that call on us to be generous. Giving is not a suggestion, it's a command. It seems clear to me that – given what God says, given eternity – we are expected to live below our means so we can invest in God's work and help others.

*B.* At the end of the day, I am after two things: intimacy with God and impact for His glory. I believe giving affects both. God the Father models giving and commands it. We feel the need to pay attention.

- IX. Number Four: We give to keep our priorities straight.
- A. We give in order to keep money in check - to keep money from becoming an idol. Money is very seductive, and the love of money – which is the root of all sorts of evil – is insidious. It changes us. It can easily overwhelm us. When Jesus talks about money:
1. He capitalizes the “M,” calls it Mammon and says, “If you are not careful, it will eat your alive.”
  2. He goes on to warn us that it is harder for the rich to get into heaven than it is for a camel to pass through the eye of a needle. And though we do not qualify for rich by the standards of the northern suburbs of Chicago, we are aware that we are very rich. In the top one percent.
- B. Men and women, it is not wrong to be wealthy. Abraham was wealthy. As were David, Solomon and others. It is not wrong to be wealthy. But it’s challenging, even dangerous. We give money away to break the spell.
- X. Number Five: We give to get – both now and forever.
- A. We believe that there are blessings in this life that flow out of giving.
1. This is hinted at in the Malachi passage on the tithe, where we are told to test God and see if he will not bless us when we are generous. And we feel that we’ve been cared for by God and that we are storing up treasure in heaven.
- B. There are lots of places that tell us to think this way.
1. In Luke 18 Peter goes looking for some assurances that the sacrifices they are making are being noticed. And Jesus replies by stating: “I tell you the truth, no one who has left home or wife or brothers or parents or children for the sake of the kingdom of God <sup>3</sup>will fail to receive many times as much in this age and, in the age to come, eternal life.”
  2. In Matthew 6:19, Jesus says: Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven...For where your treasure is, there your heart will be also.
  3. In 2 Cor. 9:6, Paul says something very much like it. Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.<sup>4</sup>
  4. I’ll go one step further, about half of the parables Jesus gives celebrate grace, but about half talk about being a wise steward today for returns in heaven. I believe God’s promises will hold. Investments we make in His Kingdom are far more secure than either our social security system or our 401K.
- C. Now I need to be very careful, because there are many who suggest that giving to God is like buying a very high yielding bond, that will give you a one hundred percent return – in cash every month. And there are people who promise as much, usually if you give the money to them. That is not what I am suggesting. But the Bible suggests we win by being generous.
- D. This idea was recently documented in a five-year, multidisciplinary study at Notre Dame. In an Oxford University Press book, *The Paradox of Generosity: Giving We Receive, Grasping We Lose, Lose*, Christian Smith and Hilary Davidson provide a mountain of evidence to prove that people who are generous with their money, time and associations are happier, healthier and more resilient than their less generous counterparts.<sup>5</sup> Smith writes:

1. By grasping onto what we currently have, we lose out on better goods that we might have gained. By failing to care for others, we do not properly take care of ourselves. It is no coincidence that the word ‘miser’ is etymologically related to the word ‘miserable.’”

E. We would add that we’ve seen it. It has been our experience that following God’s counsel on giving works. He has cared for us. Our financial stress has been very low. And I think one of the reasons we’ve been pretty free from envy at what others have is because we’ve done a pretty good job here.

F. Long term thinking is uncommon today. Everyone seems to be a bit like Esau, who traded his birthright for a cup of soup. It’s uncommon to find many people saving for retirement. We need to be saving up for eternity.

G. When you begin to view your wealth from God’s perspective, you’ll see that the thing to fear isn’t giving away too much, but sowing too little.

#### XI. Number Six: We give because it makes life simpler:

A. A while back, a friend – who has made quite a bit of money and who receives lots of asks for his money – said to me, “As soon as you have one dollar more than you need, life gets complicated.” He was noting that money increases responsibilities and options. It makes things complicated. It does.

B. One person called it the “full cup problem,” comparing life with being given a latte filled to the very brim – which forces you to walk really slowly.

C. Another way to say this is to talk about First World Problems.

1. Really, you couldn’t find a place out front to park your new car so you had to walk three blocks.

2. So, you tweaked your back playing squash and you can’t get in to see your doctor before you leave on vacation.

3. Really, you were at a restaurant and the chicken wasn’t free-range? The beef wasn’t grass fed, and they expected you to eat it? What were they thinking?

D. A lot of us have first world problems – and our lives are complicated by things not on many people’s radar.

E. I’m not suggesting that having less means we are more spiritual. Or that being simple means you are closer to God. I have been reading about the simplicity movement, and I like a lot of it, but some of it assumes that having less will make me better. I’m not saying that, I’m saying, “One of the reasons we give is because life simpler when you have less – when your house is smaller, when you have less stuff to take care of, when you are responsible for less money.

#### XII. Number Seven: We give because it feels right.

A. Ten years ago I wrote, we give because it’s fun. But “fun” was not the right word. Sometimes it’s fun. But not always. As I noted earlier, Sheri is more inclined to give money away than I am. In fact, a few months ago we picked a number we’d give away for REACH, and then last weekend she said, “I’m not comfortable with that number. I think we can do more.” And we upped it.<sup>6</sup> Perhaps giving is more fun for her.

B. But fun is not the goal or the promise. And here’s the point, we do not give because it’s fun, but most of the time it feels right. I’ve regretted money I’ve spent on myself. I’ve regretted some of the money we’ve invested. But I can’t think of any money that we’ve given away that we regret.

C. Have you ever wondered what it would have been like to be the boy who gave Jesus the bread and fish that Christ used to feed 5,000. Can you imagine him going home and telling that story to his mom? She asks, “Did you eat all of your lunch?” And he says, “Mom, you are not going to believe what happened.”<sup>7</sup>

XIII. Number Eight: We give to set an example for our children.

A. This is less of an issue now because they are out of the house. But we wanted it to be clear that we were not just talking the talk, but trying to walk the walk. And there are few places where your faith is measurable as there is with your money.

B. And we also felt the need to work to help them be grounded when it came to money - that to keep our economic bearings we had to look around the world not around the block and adjust.

1. The image I used was, if the world was made up of 100 ponds, and they were fish, they would be the biggest fish in 99 of the ponds. They just happened to be swimming in the one pond in which there are bigger fish.

2. Which is why it can feel like everyone in the world: has Apple's latest gadget, went to Florida over Spring Break, has a flat screen TV, a new car, whatever.

C. And we have tried to share with them that we have choices and that we are trying to make choices that line up with what is really real – what really matters, what is eternal.

D. And we have included them in some discussions about money. Ten years ago, when we were in a campaign, we invited them into the conversation about what they would be willing to give up so we could give more.

E. But we are not just doing it for them, but also for us. So that we can keep our bearings.

XIV. Number Nine: We give because we believe in the cause.

A. In particular, we give to the church because we believe that the local church is the hope of the world – uniquely equipped to help people face forever and uniquely equipped to help the world work today.

B. This is what is animating this entire campaign. I am more persuaded now than when I drafted this list ten years ago, that when the church is the church – not weak, anemic and retreating – but when the church boldly proclaims the Good News and Engages in Good Works - when the church models God's grace and mobilizes Christ's followers to love God and serve others – that there is nothing like it.

C. The local church is God's plan. We give to God's plan

XV. There are other things that could be – perhaps should be said. And it feels like I should have ten items not nine. I'm sure that there are other reasons to give that shape us.

A. Let me note that:

1. When I look at the reasons not to give, I do not find them very compelling.

2. I think CS Lewis is right when he says, we should live below our means in an effort to advance the Kingdom of God;

3. I think a commitment to giving has helped us by forcing a discipline on the rest of our budget.

B. Please understand, we do not – for a second – think that we are buying our way into heaven. Nor do we think we are living lives of great sacrifice because we give more aggressively than many.

XVI. OK, I am going to stop there. That is how we see it.

A. Some of you are very generous. Great. Some of you are not. That's a problem for both of us.

- B. Nationally, about half of the people who attend a church give nothing. Some of you may think there is no need to give at Christ Church because there are wealthy people who will carry the freight. Well:
1. Our goal is 100 percent engagement and we will not get to that without you;
  2. Nor are we likely to hit our financial target without everyone getting involved.
- C. But the big issue for you is you. You need to give. You need to be generous. That is who you want to be.
- D. If you are not giving at all, now is a great time to jump on board. If you are, we hope you step it up as we move into this initiative.
- E. Let me set it out again: pray, listen and respond.
- F. And may we all grow more like Christ in the days and weeks ahead.

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‡ It's also awkward because it's so objective. It's easy to say you have faith or your trust God when it's all theoretical. Money is not theoretical.

‡ In Matthew 23:23 and Luke 11:42 Jesus referred to tithing as something that should not be neglected: “Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”

‡ When we first got married – and I was making \$3.50 an hour at a saw mill, and then, when we moved into our first ministry position where I was a college pastor and Sheri was volunteering as a leader in that ministry – and our combined salary was less than \$18K a year (out of which we needed to pay off school loans and both sides of social security), there were days when not giving ten percent was a real temptation.

‡ See also: Prov. 3:9-10

‡ The book, published last month by Oxford University Press, makes use of information gathered in Notre Dame's five-year [Science of Generosity Initiative](#), Smith's unprecedented multidisciplinary nationwide survey that found that only 2.7 percent of Americans give a 10th or more of their income to charity, at least 86.2 percent give away less than 2 percent of their income and nearly half give nothing. // Smith and Davidson argue that this reluctance to give not only deprives those in need, but also diminishes the happiness of those who could, but don't, help them.

‡ When someone asks for money and we are inclined to give, we take it to the other. Set it out there and say, “I have a number.” The other person says, “how about x?” I'm pretty sure 90 percent of the time her number is higher than mine. There was one time when she named her number and I just laid down on the floor.

‡ Can you imagine having had some food to share and not sharing it? Of holding it back, keeping it for yourself, and missing the chance to have Jesus take your ordinary lunch and work a miracle. I'll say it again – God doesn't need our money. He can speak things into existence. But we have a chance to give. (There are a couple spots in the Bible where giving appears out of control: 1) In 2 Corinthians 8, Paul writes about the Macedonian Christians, who were poor, but who were begging Paul for the chance to give to support the poor in Jerusalem; 2) In Exodus 36 Moses has to command the people to stop bring gifts for the sanctuary because they have too much; 3) I can't tell if this is people giving because they are looking forward to eternal returns – and they are scrambling to be able to get in on the IPO, or if they have found such great joy in giving. I suspect there is a bit of both)