



SERIES TITLE
EXCEL IN THE GRACE OF GIVING
2 Corinthians 8:1-7
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⁸ 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.

Introduction

Evangelicals excel in many things. In the last 150 years, conservative Protestants in North America have established excellent colleges and seminaries, developed a dizzying number of training resources from books to Bibles, built amazing missions and other parachurch organizations, and, most importantly, raised tens of thousands of zealous believers, who want to make a difference in the world for Christ.

We're thus like the church in ancient Corinth, to whom Paul says: "you excel in everything—in faith, in speech, in knowledge, in all earnestness" (v. 7).

But there is one area where we have room for improvement. Evangelicals are not generous with their money.¹ Yes, there are brilliant exceptions. But, on the whole, we don't excel in the grace of giving. Rather, we're mediocre, at best.

¹ See now Christian Smith and Michael O. Emerson, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), p. 3: "All of the evidence, we will see, points to the same conclusion: when it comes to sharing their money, most contemporary American Christians [including evangelicals] are remarkably ungenerous." Their excellent book is devoted to exploring and explaining *why* this is the case and, to a lesser extent, *what* can be done about it.

A lack of money isn't our problem. In fact, recent studies of giving trends among evangelicals demonstrate "increased financial resources actually appear to decrease financial generosity."² Making more money seems to have an *adverse effect* on your giving. Perhaps Jesus knows what he's talking about when he says to his disciples: "How difficult it is for those who have wealth to enter the kingdom of God!" (Luke 18:24).

But how about us as a church? How are we doing? First, we should understand some statistics about our congregation's giving. In 2011 there were 1,089 people (or 'giving units') who made some registered contribution to the church. These ranged from \$63,460 on the high end, to \$0.75 on the low end. Of the total number of giving units, just over seventy percent gave less than \$1,000 (70.34%). Conversely, roughly thirty percent gave over \$1,000 (29.66%). But listen to this: just over seventeen percent gave *eighty* percent of the total (17.63%). And, even more stunning, the top *ten contributors* gave almost twenty percent (16.13%).

From these numbers and stats, we realize that we as a congregation are *typical*. What's true of evangelical Christians on the national scale is true of us on the local scale, in our own church. We observe the 80/20 rule here at Calvary, where 20% of the people contribute 80% of the resources.

But, an even more sobering statistic is this. If you make a modest estimate of the average income of a household in our congregation at, say, \$65,000, you realize that giving \$1,000 per year, which is what roughly 80% of our giving units did in 2011, comes out to be just 1.5% of their gross income. That's roughly in line with, if not a bit below, national averages, which are estimated at about 2.5%.

Living With "Comfortable Guilt"

Now, why do I tell you this? Well, first of all, I share this with you *not* because we as a church are in a financial crisis. Perhaps that was becoming the elephant in the room, and so let me shoot it before it grows too big and awkward. As a church, we're doing okay financially.

Currently, we are \$29,000 behind budgeted giving, and our expenses exceed our giving by about \$2,500, coming out of April. On the other hand, two weeks ago we had the highest single Sunday offering since I've been at Calvary, just over \$52,000, not counting several thousand for benevolence. And this past December, we saw our highest single month of giving in recent memory, if not ever, just over \$200,000.

Yes, this is a giving sermon. But, no, it's not a reactionary or sound-the-alarm one.

Why, then, a sermon on giving? Part of the reason is that I am responsible to the Lord, and to you, to address the issue of giving on a regular basis. In my four years as your pastor, I've only preached two sermons on giving. That's ½ a sermon a year. Some may think that's ½ a sermon too many. But I know most of you won't. Jesus certainly doesn't. Jesus talked about money, quiet a lot, in fact. And he dealt with money matters, as one pastor has said, because money matters.

But the primary reasons I want to address giving are because I know something about each and every one of you. And it's this: *you want to be generous*. I'm sure no one here wants to be

² Smith and Emerson, *Passing the Plate*, p. 67.

miserly, or greedy, or enslaved to money. Instead, I'm sure all of us want to live generous lives that make a real difference in the world.

Yet all of us live with tremendous financial pressures and tensions, don't we? On the one hand, we want to be generous and give generously. And, I'll go one step further, I suspect most of us know we *can give* more generously, and we believe we *should give* more generously. On the other hand, we have to pay rent or mortgage, keep food on the table, make it through the season of unemployment. Or we have a desire to send our kids to college, go out on dates, take the family to the zoo or a week's vacation, hire a piano teacher, finish the basement, put in air conditioning, replace the washer and dryer, or buy a new car.

As a result of these pressures and tensions, most of us, I suspect, have settled into what you might call "comfortable guilt" about our own generosity and giving.³ We have a fairly clear sense we're not doing what we should, and certainly not all that we could; yet this feeling of discomfort and unease is low enough that it doesn't throw us into personal crisis, where we're forced to rearrange our priorities to live the kinds of generous lives we'd otherwise like to be living.

Giving is an "Act of Grace"

Is there a way out of this seeming impasse? How can we go from being average to excellent in our giving?

There's ultimately only one way to excel in giving. It's not simply by talking more on the topic, or pressing harder on people to give more. No, we will excel at giving only when we see giving as an "act of grace" (v. 7).

You see, giving is all about grace. For grace is what turns deficiency into sufficiency, want into wealth, lack into abundance, and not enough into more than enough. Grace is what turns drudgery or duty into delight; it's what turns guilt into gladness; it's what turns fear into faith, anxiety into anticipation, hesitancy into eagerness.

Paul had first-hand experience with the power of grace to transform real people into generous givers. He'd seen it happen in the lives of flesh-and-blood people, the churches in Macedonia, who had given generously. But what he sees isn't their generosity, but God's grace. "We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia" (v. 1).

You see, what Paul saw, we too need to see: God's grace makes generous givers. We should have no expectation, then, of living generously, or giving generously, apart from a reliance on the free, unmerited, and powerful grace of God.

Generosity Empowered Through Joy

And yet when the grace of God arrives in your life, it shatters expectations you may have for your own generosity. Grace fundamentally changes the equation of your life. What may have made no sense whatsoever apart from the grace of God, now makes very good sense. You start

³ For this phrase, I'm indebted to Smith and Emerson, *Passing the Plate*, p. 110.

taking risks, living radically, doing more than you thought you could, giving more than perhaps you thought you should.

This is what happened to the Macedonians, once grace arrived: “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” (v. 2). Now, you’ll notice what they did, humanly speaking, makes absolutely no sense!

And yet grace changed the equation: great joy + great poverty = great generosity. Notice, the key variable in this equation: *great joy*. How does the grace of God empower your generosity?

Through joy.

Grace opens our eyes to what’s truly valuable. It enables us to see Jesus for who he is, as infinitely more valuable than any earthly treasure, the one “in whom are hidden all the treasures of wisdom and knowledge” (Col. 2:3).

As a result, as Peter says, when we by grace trust in him, we are filled with “joy inexpressible and full of glory” (1 Pet. 1:8).

In this way, then, grace gets a hold of our hearts, and gives new delights, new joys. You begin to live for these, rather than for the old joys, the old delights.

What are these new delights, these new joys? Trusting Jesus. Serving Jesus. Sacrificing for others for Jesus’ sake. Seeing Jesus use you to bless others. Enabling others to grow in their relationship with Jesus. The new joy that empowers giving is Jesus himself.

Jesus tells a parable to illustrate the transformative effect of grace. He tells of a man who finds treasure hidden in a field. “Then in his joy he goes and sells all that he has and buys that field” (Matt. 13:44). When you find in Jesus a superior joy, you’re willing to part with whatever it is, in order to have more or see more of Jesus.

You’re suddenly empowered to live like Moses, who the book of Hebrews says of Moses, “considered the reproach of Christ greater wealth than the treasures of Egypt, for he was looking to the reward” (11:26).

Or you’re empowered to live like the recipients of the letter of Hebrews, who the writer commends this way: “you joyfully accepted the plundering of your property, since you knew that you yourselves had a better possession and an abiding one” (10:34).

Giving Beyond Your Means

Or, you’re empowered to live like the Macedonian Christians. What practical impact did the grace of God have on their giving? It empowered them to give *beyond their means*. “For they gave according to their means, as I can testify, and beyond their means, of their own accord” (v. 3).

It’s tempting to live above our means, and give according to our means, or even below our means. But not so when you’re touched by the grace of God. For it turns you into a generous giver, who gives beyond your means. You find you’re getting out beyond what you can handle. Your generous living and giving is taking you beyond the comfort zone and to that place called

grace. Because unless and until you live in a way that moves you beyond what you can handle, you'll never really have a need for grace.

It's easy to approach giving by looking at our current financial capacity, what we can see with our eyes, touch with our hands, analyze in Quicken or Mint.com or Chase Online. And we assume that this is the extent of the resources available to us, as though this were a closed universe, with a limited amount of resource. But God isn't limited by our present capacity. And his grace is always ready to shatter expectations.

George Müller is someone who lives his whole life beyond his means. For over sixty-five years he pastored a church in Bristol and cared for orphans, over 10,000 in his lifetime. The amazing thing: he never once asked for money. He relied wholly upon the grace of God to show up and change the equation. And it did, all the time.⁴

A Good Starting Point: 10%

But what might generous giving look like for you? Is there a benchmark or some goal at which you can aim?

You know, I think there is. And I'm not alone. Christians through the ages and across the denominations have identified this as a benchmark for generous giving: 10%. Or, what's sometimes referred to as a tithe.

And so let me be very clear with you: *If you want to be generous, start by giving 10% of your income to your local church.*

Some of you will hear this percentage and the word tithe and remind yourself that while the Old Testament mentions a tithe, neither Jesus nor the authors of the New Testament insist on giving a tithe.

My response to that is this: You're exactly right! Jesus doesn't teach tithing, nor does Paul or Peter or James or John or Jude. But what does Jesus teach?

Not 10%. But 100%. He called for whole-hearted devotion, complete allegiance, utter surrender. For God owns everything, and he owns you and me. Everything—not some modest percentage of everything—is the actual call of Jesus!

So you might look at it this way: by setting the benchmark at 10%, we're making giving much easier for ourselves!

No, seriously, if you want to be generous in your giving, which I know is the desire of your heart, then set this as your goal: 10%.

Of course, one of the benefits of being explicit and concrete about a goal like this is that it helps set some *concrete expectations*.

The old adage that if you aim at nothing, you're bound to hit it every time, couldn't be more true than when it comes to generous giving. No doubt, every one of us wants to be a generous

⁴ See the splendid biography of George Müller by A. T. Pierson, *George Müller of Bristol: His Life of Prayer and Faith* (Grand Rapids: Kregel, 1999).

giver of the resources we have. But, no doubt, the vast majority of us have a very difficult time getting to that place.

A Simple Suggestion: Just Start Doing It

How do I get there? Let me give you a very simple suggestion: *Just start doing it*. This week, figure out what is your annual gross income as a household, either a family or individual. Then, multiply that number by 10%, and divide it by 52 weeks.

Then, next Sunday, bring that dollar amount as an offering to the Lord. And continue doing that for the following three Sundays, or for the next month. And see what happens.

Give Yourself First To the Lord

Even though the Macedonians gave generously, indeed beyond their means, it wasn't ultimately about the amount of money they gave, but *the way in which they gave it*. What mattered was the attitude of their hearts.

Their giving flowed from an earnest desire to share in the privilege of giving, as Paul says, they were "begging us earnestly for the favor of taking part in the relief of the saints" (v. 4). Astonishingly, those who needed relief because of their own needs counted it as 'favor' or, literally, 'grace' to help with the needs of others.

There's a powerful lesson here: When giving is understood as an act of grace, it is rightly seen as a blessing, a privilege, in fact.

But, even more importantly, notice how the Macedonians' giving came as a result of their *first* having given themselves to the Lord: "and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us" (v. 5).

This must be our very first act of giving: we must give ourselves—all that we are and all that we have—to the Lord Jesus Christ. If you've not first done that, it doesn't matter what you do with your money. It won't ultimately matter to the Lord.

Conclusion

Evangelicals excel at many, many things. So, too, do we as a church. But may we add this to the list of things at which we excel: *the grace of giving*. For Paul's challenge to the Corinthians years ago, is still fresh for many of us today: "see that you excel in this act of grace also" (v. 7).

By calling us to excel in the grace of giving, the Lord calls us to look to his grace, not our own resources. "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" (2 Cor. 8:9).

And may we continue trusting in God's *never-ending, always available* supplies of grace. "God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work" (2 Cor. 9:8).

Let us excel, then, in the grace of giving—by God's grace, for our own good and the good of others, and ultimately to His glory.

Amen.

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