"The Greatest Sermon on Generosity Ever Given" // Matthew 6:19–24 // Sermon on the Mount # 5[1]

Campus Reader: 19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

21 For where your treasure is, there your heart will be also. 22 "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

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.

Pastor: *This is the Word of God for the people of God*
Congregation: ***Thanks be to God***

(**YOU MAY BE SEATED**)

Summit family, before we jump into today's message, I want to let you know about a very important event happening next Friday (Friday the 13th!): It's our Quarterly Night of ***Prayer and Worship****. Where else would you want to be on* ***Friday the 13th*** *except in the house of God for the Night of Prayer and Worship?*

God has been calling us back to prayer, and it's been amazing to watch the transformation here in our church. And I tell you this a lot, but every spiritual awakening that has ever happened--ever--came when people got serious about prayer, and we want that here.

If you've been to one of these before, you don't need me to tell you how powerful these are. It's an hour and 15 minutes or so where we worship together, and we give the Spirit some space to do what only he can do, and we pray. The time just FLIES by, it really does. At the last one, we had

[1] Sources consulted: Bryan Loritts, "The Joy of Generosity", November 24, 2025, Bryan Lorrits Podcast; Erwin Lutzer, "Secret Serving", January 25, 1998, Moody Church; Joby Martin, "God Loves a Cheerful Giver", May 24, 2020, The Church of Eleven22; Tim Keller, "Treasures ", June 3, 2012 , Redeemer Presbyterian; Tim Mackie and Jon Collins, "Jesus' Perspective on Wealth in Six Minutes", September 2, 2024, Bible Project; Tommy Nelson, "20:20", July 27, 2008 , Denton Bible Church; Jen Wilkin, "Where Your Treasure Is", Session 7 of Sermon on the Mount Bible Study, January 24, 2024; Tyler Staten, "Jesus on Value", August 23, 2020, Oaks Church Brooklyn. And others as noted throughout.

people come to faith in Christ! So I want to ask you to make this a priority. College students, high school students--I'm talking to you, too. Your campus pastor will give you more details at the end of the service.

OK, Matthew 6: One of the reasons I like to preach systematically through the Bible is that it allows, in a sense, God to choose the subjects of the sermons instead of me. See, if I'm just picking out topics to preach about I'll inevitably gravitate back to the same few hobby horses, the same favorite subjects of mine—or, even worse, I'll be trying to figure out what you want to hear and preaching that. But preaching systematically through the Bible allows God to choose what we hear, and that's especially important on a week like this one, because Matthew 6 is all about *money*, which might qualify as one of the least popular subjects for us to talk about in church.

Right in the middle of the most important sermon ever preached, Jesus devotes an entire section—almost the whole middle-third of the sermon—to money, and he says something in vs 24 that is one of the most dramatic things he ever said about anything.

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.

This is the strongest statement Jesus ever made about any category of sin. Jesus never said, for example, "You cannot serve God and **SEX**." Or, "You cannot serve God and **HATRED**." That's not to lessen the evil of those kinds of sins, just that there's something uniquely powerful about the destructive power of money. ***Why do you think that is?***

Listen: Money (or, greed) is one of the subjects, if not THE subject, that Jesus warned about most. He talked about money more than he talked about **prayer** and **faith** *combined*. More than he talked about **heaven** and **hell** *combined*. Jesus talked about money 3x more than he talked about **love** and 7x more than he did about **prayer**. More than 40% of his teachings focus on money. When someone says to me, "Pastor, I wish you wouldn't talk about money, just Jesus …" I always want to say, "I'm not sure you've ever really paid that much attention to Jesus."

Y'all, if I preached on money as often as Jesus did, it would be every 3rd sermon. Just sayin'. So send your emails to him.

But again, I'll ask: Why do you think that is? And **why would he devote the largest part of his Sermon on the Mount** to money, or make such a dramatic statement like he does in vs 24?

Great questions. Remember: The theme of the Sermon on the Mount is what a genuine relationship with God looks like, and throughout this sermon, Jesus shows us the difference between religiosity and a genuine love for God. In that sermon, Jesus talks a lot about money because he sees it as ***THE*** primary competitor to God in our lives.

Hey, newsflash: Jesus didn't need anybody's money. He doesn't end this sermon by taking up an offering. I mean, when Peter finds out Jesus's disciples owed some back taxes, Jesus sends him out to catch a fish, and when he does, there's a gold coin in its mouth worth just enough to cover

the tax debt. He's at a party where the wine runs out, so he turns ordinary tap water into the finest wine anyone has ever tasted. Imagine how much your food bill would drop if you could do that. He took 5 loaves and 2 fish and transformed it into enough food to feed thousands—the point is, he doesn't need you to spot him a couple bucks. Jesus was never, not one time, worried about how he was going to fund his ministry. His concern was what your treasures were doing to your heart.

In vv 19–24, Jesus makes 3 points about money, each one building on the other, and each stronger than the one before. The first is like a (left hand) jab. The second is a right hook. The third is like … a roundhouse kick to the throat (I'm not doing that one). Here's his progression. He says, vv 19–20

1. **Do the Math (vv 19–20)**
2. **Check Your Vision (vv 21–23)**
3. **Choose Your Master (v 24)**

Here we go…

1. Do the Math (vv 19–20)

Again, V: 19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

In one sense, this is just straightforward logic, right? If eternity is real, it makes sense to lay up treasures there, where you will enjoy them eternally rather than here, where they rust and break and fade away. **Financial advisors** tell you **when you're coming up with a plan for saving, don't just think 30 days ahead,** think 30 years ahead. Jesus said you should also think **30,000 *years*** ahead.

And that just makes sense. **Francis Chan** did this illustration years ago I've always loved: Let this **ROPE** represent your life. If you're in your early 30s, this tiny red part represents the life you've lived until now. (Birth, high school, college …) This blue part represents the life you left to live. And maybe by doing all the right things—by eating kale and using a standing desk and avoiding gluten and rubbing yourself down each night with unicorn oil or whatever the latest trend is, maybe you can add another couple of centimeters to this blue, but that's all. If what the Bible says about eternity is true, this is your life (PULL OUT ROPE).

How foolish is it to live for just this?

This is just straightforward logic. The problem is that most of us *don't really, fully believe in the reality of eternity*. I mean, we give mental consent to it, of course—but I mean believe in it so strongly that we do radical things with our money now.

I know that because I'm like that. Listen, the hardest part of me giving is still this quiet doubt—is this all really true? What if I walk away from a bunch of stuff now and it's ultimately not worth it? Because, you see, the stuff money can buy feels real, and tangible, right now. That vacation is real. That nice car is real. Those nice clothes are real. And to ask me to walk away from things I can enjoy *now* and touch with my hands and experience to lay up treasures in some nebulous future I can't see or feel yet—honestly, that's hard for me. But here's the verse God has really been using in my life this last year—this is like my theme verse for the year (I memorized it when I was six years old, but it's taken me … how old am I now? … It's taken me 32 years to figure out what this verse means. That joke never gets old): **Hebrews 11:6** says that "Without faith it is impossible to please him, for he who comes to God must believe *that he is*, and *that he is a rewarder of those who diligently seek him.*"

👆👆This is the ***requirement*** if you're going to live a life of faith. And I know it seems basic, but it's hard for me: Living, really living, with my energy and money, and your attention, as if eternity is real and it's close by. Of course, I believe it, but for me, it's a little like that famous story where the magician William Blondin put a tightrope across Niagara Falls and walked back and forth several times before a cheering crowd, and each time he made it a little harder—he'd balance something on his head; put something on his back. And then after all these successful trips, for the grand finale of his performance, he grabbed a wheelbarrow and said, "Who thinks I can push this wheelbarrow across the tightrope." And everyone in the crowd cheers and raises their hands … "You can do it!" and then Blondin says, "OK, who's willing to get in the wheelbarrow and ride along as I push it?" and everyone (pulls their hands down).

That's me with money. I believe, Lord, I believe! And God says, "OK, then get in the wheelbarrow" and I'm like (PULL HAND DOWN).

~~There's a missionary story I've told you before that has had the biggest impact on me, and that I keep returning to, the story of William Borden.~~[2]

~~Borden was the oldest son of a mining tycoon in the early 20th century, the heir to the fortune of one of America's richest families. He got saved in college, and God burdened his heart for lost people around the world--particularly people in the Muslim world. So he told his parents that he wanted to go as a missionary over there. And his parents said, "No, you're the heir to this fortune, one of the largest fortunes in the United States, you've got to stay here," but to make a long shorty short, eventually he said, "I have to obey God," and he sold almost all of his possessions and set sail for Cairo, Egypt where he planned to study Arabic for a year and then head on to a Muslim Unreached People Group in East Asia. Upon arriving in Cairo, however, he contracted spinal meningitis and died 4 months later. Someone asked him in those final moments before he died what he thought about his decisions now, given how things had turned out. He was so weak he couldn't talk, and he grabbed a piece of paper and simply wrote "no regrets."~~

~~You can visit **William Borden's tombstone** (PIC) in Cairo today. It's not a big monument, not befitting a really rich person, just an old tombstone, a little bit overgrown with grass, and on it are the brief details of Borden's life and then, at the bottom, this simple phrase,~~

[2] https://learn.ligonier.org/articles/missionary-william-whiting-borden

~~"Apart from *faith in Christ*, there is no explanation for such a life."[3]~~

~~That phrase 👆🏽👆🏽 Will that describe ***my*** life? Would anyone write those words as the epithet on ***your*** tombstone? Apart from faith in Christ, there is no explanation for the crazy decisions that person made.~~

~~Or, let me phrase the question another way:~~ Here's the question: ***If someone studied your spending, what would they conclude you believe about eternity?***

Not what your mouth says you believe about eternity (words are cheap!) What does your spending say you believe about eternity?

So, 1. Do-The-Math. Do you really believe in eternity, and does what you do with your money demonstrate that belief?

2. Check your Vision (vv 21–23)

Start with vs 21: For where your treasure is, there your heart will be also.

I used to read vs 21 as mainly just the conclusion to verses 19–20. Jesus explains why heavenly treasure is a better investment, and then he ties it off with a little bow, "For where your treasure is, there your heart will be also." And Precious Moments, and isn't this awesome, and then we move on.

But this verse is actually a bridge into what Jesus says next. You see, in vv 22–23, Jesus moves from discussing **what's going to happen with your earthly treasure (namely, that it's all going to fade away) to warning you what your earthly treasure is doing right now to your heart.** In vv 19–20, he's warning you that earthly treasure will disappear, and it's a stupid thing to build your life on. In vv 22–23, he says it's also corrupting your heart. That's his biggest concern: what is your earthly treasure doing to your love for God? He keeps coming back to talk about the heart.

And in Vs 21 he's telling us that where you put your treasure actually determines the shape of your heart.

- Think of your money, you see, as a **magnet** and your heart's affections as iron filings. Wherever you move the magnet, the filings follow.
- You've experienced this in so many ways, right? Put money into a stock, and suddenly you're checking how that company is doing. Yesterday, you barely knew this company existed, but today, you're reading about its quarterly earnings over breakfast. Why? You put your treasure there, and your concern followed.

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[3] See https://www.ligonier.org/learn/articles/missionary-william-whiting-borden, and Randy Alcorn, *The Treasure Principle*

Jesus says something similar happens spiritually. When you invest in God's kingdom, your heart begins moving in that direction. You see: **Your money doesn't just reveal what you love; it also helps shape what you love.**

That's why Jesus talks so much about money in this sermon and throughout his ministry. ***

In vv 22–23, he drives this point even deeper by switching to a new metaphor: 22 "The eye (he says) is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

Now, at first, these verses seem like a random interruption: Jesus has been talking about where you lay up treasure and what you love, and then suddenly he starts talking about your eyes: "*If your eye is healthy, your whole body will be full of light and if it's bad your whole body will be full of darkness.*" ***What does that have to do with money?***

Well, think about what your eyes do for the rest of your body. You get up in the middle of the night and turn on a light, and with that light your eyes show your feet where to step; they show your hands what to reach for, and show you where that corner of the furniture is just waiting to destroy your pinky toe and make you lose your salvation. Your whole body, even your emotional equilibrium, benefits from your eyes being able to see. *BUT,* if your eyes aren't working, you have a "dark eye," you can turn on every light in the house and you'll still stumble around.

Jesus says a love of money does the same thing to you, spiritually. **When money distorts your vision, it affects every part of your life.**

Jewish people used this eye metaphor a lot in those days. If you had an envious disposition toward someone, you had an evil eye toward them. If you resented what someone else had, and despised them for it, you were looking at that person with an "evil eye." Because you resent them, you start to see everything in their lives through a dark tint.[4]

You know how that works, right? You were perfectly happy with your house—until you went over to theirs. Your vacation was going to be great—until you saw where they were going. Your bag was fine, until you saw hers. And now you start to resent her for it. Or, she posted a picture of those brownies she made yesterday afternoon on Instagram, but you're not looking at those brownies, you're looking behind them at that new kitchen in the background and wondering how she could afford that. And now you find yourself just thinking mean thoughts about her, or perking up when someone starts gossiping about her, because you kind of like seeing her brought down to her place. Your jealous eye is affecting your whole attitude toward her.

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[4] "Whoever has a bountiful [good] eye will be blessed, for he shares his bread with the poor." –Proverbs 22:9 "A stingy man [lit.: a man whose eye is evil] hastens after wealth and does not know that poverty will come upon him." –Proverbs 28:22

When you have a "bad eye" in regards to money, when it's too important to you, it affects every decision you make. You're considering a new job that pays more—that extra $10,000 bump would be nice. But it's gonna leave you significantly less available to your family, much less able to lead at church. But that doesn't matter, because the salary is bigger, and that feels like everything, so you keep calling it "a better opportunity." Your wife is worried about you, but you think she just doesn't get it. She actually does get it; your eye has just gotten bad.

Most of the time when someone gets involved in some kind of fraud or financial malfeasance, it's not because they were an inherently dishonest person. It's just that getting this financial bump or securing that profit margin seemed so important to them they felt like they *had to* bend those numbers or twist those facts.

Jesus gives this warning: "If then the light in you is darkness, how great is the darkness!" If your heart toward money is off, every decision you make is going to be wrong—and the scary part is that because your eye is bad, it's going to feel right! You'll call greed *"being responsible."* You'll call envy *"wanting the best for my family."* You'll postpone obedience to God by the excuse, "I'm just waiting until I'm in a better financial position, and I'm sure God understands." Some of you will excuse breaches of integrity with, "Business is cutthroat and you've got to be willing to get your hands dirty." You'll keep your family out of church 2-3x a month because "Well, we bought a beach house because that's essential to the good life, and now that we own it, we really need to use it."

My point is, when your eye toward money is dark, you'll start to make lots and lots of bad decisions, but it will all feel so right. Long before it's a spending problem, or a staying out of church problem, it's an eye and heart problem.

Here's the question: Has money become so important to you that it colors how you see everything else?

And that leads us to Jesus's 3rd point, his roundhouse kick to the throat, ***vs 24:***

3. Choose your Master (vs 24)

Because ***"You cannot serve God and money." (vs 24)***

Again, Jesus doesn't say this about **any other category of sin**. And he doesn't just say it's *difficult* to serve God and money, he says it's *impossible*. If you love the one, he says, you WILL hate the other. DO YOU LOVE MONEY? DO YOU LOVE MAKING IT AND HAVING IT AND ALL THE POWER THAT IT BRINGS? Then your soul is in danger.

Now, let's ask, "Why? Why is money such a uniquely powerful competitor to love of God?"

I was listening to a talk years ago by a **Christian cultural analyst named Andy Crouch**, and he was giving a talk on this passage, and he said that money is a uniquely powerful competitor to God because it gives you a kind of power almost nothing else in life does. By "power" I mean the ability

to control your life; the ability to obtain what you want; the ability to manipulate outcomes. Lots of things in our lives give us power—our talents, our looks, our popularity—all these are a kind of power, but money has 3 qualities that most other kinds of power don't.

First, Crouch said, money is ***Fungible***. (There's your SAT word for the week. It means you can exchange money for all sorts of other things!) ***You can turn money into almost anything.*** You can turn it into comfort, convenience, experiences, access, or help getting stuff done. Whatever you're afraid of, money offers protection from it. Whatever you're longing for, money offers you a way to get it. That's why the desire for money can get its hooks into almost anybody. Whatever we want to be different in our lives, money offers us the way to get it.

Second, he says, money is **Countable**. It's hard, Andy Crouch says, to count and measure other kinds of power. I mean, "influence" is a kind of power, but how do you measure how much influence you actually have? Sure, you can count Instagram or X followers, but it's hard to know exactly how much influence you really have. Or how do you know how talented you are? It's hard to get an exact measurement of those kinds of power, but your bank account gives you an exact number down to a decimal point in the hundredths with the amount of your money. Most of it you can pull up your accounts on your phone right now and you can compare it to where it was last year, and you can watch it rise or fall by the second.

Third, Crouch says, money is ***Storable.*** Other kinds of power you can't store away. You can't store time, for example. If you're talented or good looking, those are kinds of power, but you can't store that away. Money, however, you can store and it will even grow as you store it! And so, for most of us, money becomes THE preferred thing to rest on for the future. You may not know what tomorrow holds, but by golly, you can look at that account and think, "***Whatever*** happens, I've got this."

- **Fungible.** Money offers us a power we can exchange for just about anything.
- **Countable.** Money is a power we can measure;
- **Storable:** Money is a power we can store for whenever we need it.

And **THAT** is why money is such a deceptive replacement for God. Money whispers to your soul: "With enough of me, you won't have to depend on … anything," and eventually, of course, that starts to include God. You may still believe in him and come to church. But deep down, when you think about what makes your life good and your future secure, you're looking at a number, not a Savior.

And that brings us to the scariest insights of all.

In ***vs 24,*** when Jesus says, "You cannot serve God and money," most of our translations here say "money," but scholars point out there's a weird way this is written in the original Greek manuscripts. You see, this word (***money***), and this word only, is written in Aramaic.

- **Jesus spoke in Aramaic** because that was the language of first-century Israel, but the Apostles wrote the New Testament in Greek, because that was the common language of the world at the time.
- So, as Jesus speaks they are writing along, translating Jesus' words into Greek. But then, suddenly, they use the Aramaic word for money, **"Mammon,"** not the Greek word, **"ar-gyr-i-on."**

Question: **When someone is translating something, when do they usually leave a word untranslated?**

When it's a proper name. I remember being in Germany and watching the news, and I couldn't understand anything they were saying, but I'd hear "Da da da UNITED STATES" and "Da da da DONALD TRUMP." Proper nouns in an American accent! Bible writers left the word Jesus used for "money" ***untranslated*** because they understood Jesus was not naming an object but a **Personalized Power**. **PAUSE**

Is that because Jesus recognized that there is personal, Demonic Power that often attaches itself to money—it's not that money itself is evil, but the Enemy attaches himself to it in an unusual way and uses it like nothing else in the world to draw human beings away from dependence on God.

That's the spiritual battle Jesus is exposing. Which, if you'll let me really be your pastor for a moment:

Some of you are quite wealthy—in fact, by the world's standards, most everyone in this church is. And being wealthy can be a real blessing from God, but it should scare you, and, honestly, if it doesn't scare you to death, you're in trouble. Think of money like a firearm: The worst possible thing you can do with a firearm, they say, is not respect it. That's where, they say, the majority of accidental gun deaths come from—people lose their respect for its destructive power and get careless with it—they don't double-check to make sure the chamber is empty or make sure it stays locked away.

My concern is that some of you who have a lot of money aren't concerned at all about it—you don't live with any healthy fear of it. You're raising your kids in what Jesus says is THE most inhospitable environment possible to faith and a genuine love for God, and you don't think twice about it. Imagine if you had a 10-year-old boy in your house and laying around everywhere were porn magazines. Or constantly playing on your TV was racist, bigoted, fascist commentary. And you were like, "Oh, who cares? They'll be fine." No responsible parent in here would do that! And yet, you have something even more toxic than that around your kids, and you don't even think twice about it. In fact, you encourage it.

In fact, you get up every day thinking about it; it's the one thing you most desire for your kids, the one thing you're trying to ensure about their future—even the stuff you buy for them, the clothes or the car, is trying to instill in them that they belong in the upper echelons of society. Parents, honest question for you: **Do you love money?** If so, it's squeezing out your love for God, and you're communicating that to your kids.

Is being rich something you love? And please don't be one of those rich people who says, "I don't care about money" while you have millions in the bank and own the nicest version of everything. You have the luxury of not caring about money because you have so much of it. The question for you is, "Could life be good for you if you didn't have any of that money?" And what demonstrations do your kids see of that?

And if you're not rich, is being rich something you really desire, something you fantasize about? If so, that means you probably *love* money, which means you are having real trouble loving God.

What Jesus said in this sermon is **scary** and **devastating**. And I know ***at this point you say: Okay, I'm with you ... but what am I supposed to actually DO?*** You're like, "I can't just give it all away, right? Or is that what Jesus is saying—that poorer is better?

No, the goal isn't to have as little money as possible. The goal is for money to serve your love for God instead of it becoming the thing you serve.

- The word Jesus uses for ***"serve"*** in ***vs 24*** is a religious word. It's communicating worship. Money is supposed to be only your servant, never the god that you serve.

And there are two practical things Jesus points us to in this sermon that will keep you from serving money.

The first is **A. Practice Generosity;** and the second, **B. Remember His Generosity.**

A. Practice Generosity

Go back to the beginning, because Jesus gives us a really practical instruction, vs 19: "Do not lay up for yourselves treasures on earth… 20 but lay up for yourselves treasures in heaven… 21 For where your treasure is, there your heart will be also."

What's he saying?

Giving is a way of training your heart to love heaven.

By the way, notice that Jesus doesn't even say here, "Ask God to give you a heart that loves heaven more than earth." You should do that, of course, but Jesus gives you something even more practical that will lead to that change. Give, he says, and that *will* transform your heart! Not, "Pray for a heart to give, and then be generous when you develop that heart. But "give even when you don't feel like it, and that will produce in you a heart to give."

There are two important, biblical words we use around here to describe the obedience of giving:

(But by the way, before I give you these, let me say something to those of you who may find some of this difficult to hear because you've seen a pastor use giving to manipulate people or enrich himself. Maybe that happened in a church you trusted, and now whenever a pastor talks about money, your guard goes up. I understand why.

If that's where you are, here's what I'm asking: Practice generosity—obey what I'm about to tell you; you have to do that if you want to follow Jesus—but if church hurt is an obstacle to you giving here, give somewhere else. Give to something you trust. It matters more to me that you learn to obey Jesus than that you give here.

You cannot follow Jesus without being radically generous—and I don't want your understandable hesitation about trusting a church to keep you from experiencing what God wants to do in your heart. Listen, we'll be fine without your money. God will take care of us.

Now, I will say, if this is the church God has led you to, I sincerely hope that over time we'll earn your trust and you'll want to give here. But in the meantime, for the sake of your heart and your walk with God, give somewhere, even if it's not here.)

OK, deal? OK, here's the two words:

Giving Word # 1: Tithing

"Tithe" literally means "10 percent." The Bible teaches that the first 10 percent of what God gives us should be given back to him in recognition that all of it comes from him.

Write this down: **Tithing is more about Lordship than generosity**. In fact, this is interesting: Whenever Scripture talks about the tithe, it doesn't usually use the language of "give." Rather, it says "bring." We should BRING the tithe back to God, not give it to him. You say, "Well, what's the difference?" When you "give" something to someone, the implication is that it's yours and you are sharing it with them. But that's not the language you use if you're returning something that belongs to someone back to them. If I borrowed your car, and later you say, "Hey, I'd like my car back!" I don't say, "Well, I'll come by later and *GIVE* this car to you!" You'd say, "Thank you, but you can't ***give*** that car to me. It already belongs to me. I want you to BRING it back to me." Make sense?

Sometimes, people say, "Well, Pastor, you know, 'tithe' isn't taught in the New Testament; that's part of the Law and we're no longer under the law, we're under grace."

True, but the principle of giving God the firstfruits of everything he gives to us, the principles on which the tithe is based, goes all the way back to the earliest stories in the Bible. It was present in the Cain and Abel story. Genesis 14 says that Abraham tithed on everything God gave him, and Abraham precedes the Law by several hundred years. Furthermore, Jesus personally commended the tithe in Matthew 23:23.

People say, "Well, I tithe to this or that ministry or charity." And I say, "You should give to this or that charity, but the tithe you're supposed to give to his central institution on earth, which in our day is the local church."

You see, throughout the Bible, the tithe was always brought to whatever institution represented the kingdom of God on earth. In the Old Testament, that was the temple—so Jewish believers brought their tithe to the temple. In the book of Acts, as the church is being formed, they laid their offerings at the apostles' feet. In the New Testament, your **local church**, the local headquarters God set up, becomes the primary place that you give.

I think you should give to other charities and ministries—Veronica and I do, but that's not the tithe. The tithe goes to the local church.
By the way, I've told you: About 35 percent of our church's budget goes toward missions and community impact—for example, things like helping people rebuild their lives after prison, caring for foster kids, engaging poverty, translating the Bible, raising up new leaders, sending out missionaries and church planters, obtaining new facilities to better reach the Triangle.

Part of our job here at the church is to investigate the best partner ministries for those purposes and make sure we're investing wisely in them on your behalf. That's where a lot of that 35 percent goes. I want you to think of it a little like I think about my financial planner. I don't know enough about stocks to evaluate every investment, so I rely on someone who studies them for a living. In a similar way, our team studies various ministry opportunities, gets to know the leaders, and evaluates the work so we can direct your giving where it can make a lasting kingdom impact.

That's why I say you're not just giving TO this church; you're giving THROUGH this church to the work of God here and around the world. And that's why I encourage you to make your local church your favorite charity, and your first priority in your giving, because it's where I think you can get the EROI—eternal return on investment, for your giving.

But that brings me to the second word:

Giving word #2: Stewardship

If tithing is about Lordship, stewardship is about arranging your life according to kingdom values. Stewardship means setting up your budget in the same way Jesus would set up his if he had what you had.

You see, of course, Jesus is not just Lord of the first 10 percent of your budget; he's Lord of all it. Which means you have to look at your whole budget, not just the first 10 percent, and ask, "Does what I'm doing with all this reflect someone who really loves what Jesus loves? Someone who *really* believes in eternity?

The first 10 percent is just obedience. What you do with the rest of it is about becoming more and more like Jesus. Does that make sense? ****

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And that brings me to the second thing Jesus uses to change our heart:

B. Remember His Generosity

You see, you have to read this whole passage in the light of who's giving it, because that will change your heart as much as anything.

The One who warned us about the power of money is the One who gave himself for us.

And Jesus didn't give you a percentage of himself for you; he gave all of himself. He entered our poverty, bore our sin, and opened up his Father's kingdom to us. So when he calls you to open your hands, remember how he opened his hands for you.

Paul says it this way in 2 Corinthians 8:9, "**Remember 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."

Though Jesus could have been crazy wealthy on earth, he amassed no treasures here—Luke tells us that he didn't even own a home or even have a permanent place to lay his head, but poured out his whole life to lay up treasures in heaven.

Question: What were those treasures in heaven? What were the treasures in heaven Jesus lived for?

You think it was streets of gold he was laying up? A mansion? No, he had all that before he left. You. You were his treasure in heaven. He didn't go through the cross to obtain streets of gold; he went through the cross to have you. You were his treasure. So, when Jesus tells you to lay up treasures in heaven, he's talking about you using your treasures to see others come to Jesus.

What's your treasure? Imagine being in heaven 10,000 years and getting to know someone who came to Christ because of your sacrifice. Imagine after 10,000 years how much you'll love them, because up there you'll love them with Jesus-like love. Do you think at that point you'll regret having sacrificed some of your earthly treasure so they could be in heaven?

So Jesus' instructions in this chapter: **(A) practice generosity**, and **(B) remember his generosity**. Give in ways that train your heart to love what he loves, and keep returning to the love that makes it possible to loosen your grip.

For some of you, that means beginning to tithe. For others, you should set up a recurring tithe like I have.

For others, you should give beyond the tithe. Maybe look at some stored resource—savings, amassed possessions, and realize that better than laying up treasures here on earth is leveraging them to lay up treasures in heaven. As Randy Alcorn says, "When you die, you can't take any of your possessions with you. But you CAN send them on ahead" in the form of people your money uses to bring to Jesus. Don't die with a lot of money. That's wasted. Invest it in the kingdom of God now. And if you trust us, invest it here. I'm going to tell you next week about some exciting things ahead of us.

That’s what this church is all about, and that’s why we teach on generosity.

Bow heads … What changes do you need to make?

- Tithing
- Recurring giving
- Giving of stored resources?

Pray, listen to the Holy Spirit, then worship leaders will come …