

“The Generosity Matrix” // First 1.5 #3

Announcement: *Christmas with the Summit*

Welcome Summit Church...how many of you have already started playing Christmas music? That’s the great thing about church, there is forgiveness even for that sin...

You may have already seen this on social media, but this year we will *not* be going to the DPAC for Christmas services. And **while that’s a bit of a bummer--trust me, nobody is more upset** than the Greear children, we’ve had a small mutiny, I can assure you--I am excited to tell you what we are going to do instead.

This year we’re going to gather for Christmas services on **one day, December 22**, in **four locations** throughout the Triangle [\[map\]](#), calling it **“Christmas with the Summit.”**

3 in English

- Capital Hills Campus (Raleigh)
- Carolina Theater (Downtown Durham)
- Apex Campus

One in Spanish:

- Summit en Espanol (Brier Creek)

If you’ve been at the Summit this year you know our emphasis this year has been on WY1. . . we’ve started to do BY1 Sundays--Sundays especially good to bring your one. This will be one of those times. **We**

know from experience Christmas is one time when people are **very open** to invitations. Therefore, we’ll have services at our:

What time are services? **9, 11:30, 4, and 6:30.**

When are tickets available? **December 9** at christmaswiththesummit.com.

- **Tickets are free, but you need one.** Like salvation.
- Why tickets? 16K? Even more.

How can I serve? Great question! If you **sign-up to SERVE at one of the locations**, you get early access to tickets...and we need you to serve.

Again, for all info and questions visit christmaswiththesummit.com.

Introduction

2 Cor 8–9, if you have a Bible. (This is not going to be a typical sermon where I just work through one passage, but we’ll be in that passage a lot)

I want to walk you through a tool I’ve developed that helped me in a personal struggle I’ve had with money. As a type-A person, I like boxes to check. To know what the standard is and that I’ve met it. And I couldn’t really figure out what that standard was when it came to giving.

There seem to be two extremes when it comes to how Christians view their relationship with their possessions.

- **The first one is that God wants 10 percent** (*called the tithe--based on OT principle that the first 10% of what God gives us goes back to him*); **so, you give that, and after that, you’ve mostly fulfilled your duty and**

you can do whatever you want with the rest. It's like a God-tax. After you pay it, you're done.

- In fact, some Christians go so far as to say that giving the 10% is God's way of making you rich by multiplying it back to you. This whole generosity thing is just to make you rich.
- This **attitude is not just wrong**, it's unChristian. It acts like God exists to serve you rather than you, him.
- **At the other end** are those who constantly feel guilt about what they are giving, because they assume **that as long as there are poor and lost people** in the world, **God's only purpose** for our money is to get the gospel to them.
 - **Illus. John Wesley** famously took down all the pictures on his wall, calling them the "blood of the poor," because he felt like each picture on the wall was another orphan he might have brought in from the cold.¹
 - **It's like: Do you remember that really stirring scene in the movie *Schindler's List*** where Liam Neeson, who is playing Schindler, looks at his watch and remorsefully says, "*This watch ... this watch could have freed two Jews.*" Basically that. You see everything you have through the lens of what it could have done and feel guilty for not having given it.
 - I've heard this described by some as a **wartime mentality of spending**.
 - **It's kind of like** if you go to Long Beach, CA, you can visit the **Queen Mary**. It was originally designed as a **luxury cruise liner**,

¹ Quoted in David Platt, *Radical*, 126–27. "Wesley was making the equivalent of about \$160,000 a year in today's terms, but he was living as if he were making \$20,000 a year. As a result, he had the equivalent of more than \$140,000 to give away every year." "Every Sunday we gather in a multimillion-dollar building with millions of dollars in vehicles parked outside. We leave worship to spend thousands of dollars on lunch before returning to hundreds of millions of dollars' worth of homes. We live in luxury. Meanwhile, the poor man is outside our gate. And he is hungry. In the time we gather for worship on a Sunday morning, almost a thousand children elsewhere die because they have no food. ... Many of them are our spiritual brothers and sisters in developing nations... At most, we are throwing our scraps to them while we indulge in our pleasures here. Kind of like an extra chicken for the slaves at Christmas." *Radical*, 115

but when World War II broke out it was retrofitted to carry troops back and forth in battle. (The ship is now a museum and you can go onto it and see examples of both setups) When it was a luxury liner, it accommodated 3,000 people with every possible convenience; in wartime, however, it was **refitted to house 15,000** people. Rooms that once slept **one couple** could now hold 8 soldiers.

- John **Piper says**: Wartime and peacetime demand different things. In war, you forego luxuries to provide resources for the battle. You melt down your spoons for bullets, if that's what it takes.
- **Obviously we're in a war**, he says--not with physical enemies but for the hearts and souls of people--so we should have that mentality.

To note, I find this position inspiring, and there is a lot of truth in it, but I think in the end it is also out of balance, at least by itself:

- **First, I don't know where you end this kind of thinking.**
 - In war, if I had no bullets and the enemy was coming for my family, I would melt down all my spoons and eat with my hands so I could have bullets to defend them.
 - **Or, say one of my children had been kidnapped** and was being sold in the slave trade, and giving up my last meal and starving myself meant that they could be fed and free, I would gladly do it. Is that what God expects me to do now?
 - **500 years ago, John Calvin** acknowledged the never-ending trajectory of this type of thinking: "If a man begins to doubt whether he may use linen for his sheets, shirts, handkerchiefs, and napkins, he will afterward be uncertain also about cotton... Soon he must question whether he should give up napkins altogether."

If he decides that eating gourmet food is sinful, opting instead for only plain food, soon he must conclude that he could survive on beans and rice alone.

If he demurs at expensive wine, how can he settle for Three Buck Chuck? After all, water is always cheaper. And he must concede that filtered water is wrong if tap water is available.”²

- You get that? Where does this thinking end? You *could* take only cold showers and use the money you save on hot water to sponsor a missionary? Do you really care more about your hot shower than the starvation of the poor, you pampered, disgusting overfed American?
- More importantly, I find this position to be out of sync with a number of places the Bible teaches about possessions, which is what I want to talk about today.

After a lot of personal struggle and study on this, I concluded that the Bible teaches us to view our possessions through a matrix.

- Not the Keanu Reeves kind, but ‘MATRIX’ as a set of principles--7, in fact--that we should hold in tension.
- Any one of these principles, taken alone, will lead you out of balance. But holding all 7 in reverent tension at all points will help you fulfill the will of God in regard to your money.
- We want rules! But wisdom is living in the tension of these principles.

The Generosity Matrix

1. Jesus' generosity is the model for our own

- This is what it means to live a gospel-centered life. I put it first because it is the most important.

- All of a Christian's life is lived in response to the gospel.
- In **2 Corinthians 8–9**, where Paul gives his most extensive instruction on generosity, he tells the Corinthian believers that ultimately, they should think about how much Jesus has given up for them and respond accordingly:

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, ESV)

- Jesus did not merely tithe his blood, after all, he gave all of it (100%). That means our responsibility is not just to give our 10% and go on our self-serving way but to offer 100% of our lives back to him, and to pour out our lives recklessly for him and others, just as he did for us.
- Where would you be without Jesus? Answer: At exactly the same place people in the world are without you.
 - People **can't be saved until they hear** about the gospel, and it is only through our giving and going that people can hear.
- That's why Paul said we are to, **“+fill up in my flesh what is still lacking in regard to Christ's afflictions...” (Col 1:24) Fill up in our flesh what is lacking... What does that mean?** Didn't Jesus say, “It is finished from the cross?” How could his wounds still be lacking?
- That's because the salvation process is not complete until everyone hears. **Luther:** It wouldn't matter if Jesus died 1000x... **AND THE WAY THEY HEAR IS THROUGH US.**
 - Through our **wounds of persecution or sacrifice**
- And that means **when God prospers me financially**, it's not just so I can go on my way.
- **He prospers us, we say**, not to increase our standard of living, but our standard of giving.
- In **2 Cor 9:10** Paul says, **“God will... multiply your seed for sowing so that you can increase the harvest of your righteousness.”**
- **So this is the most important** of all of the principles--**but--HEAR ME--it's not the only principle.**

² III.19.6. Edited for clarity

- **And if this principle is the only one you recognize**, then you'll always feel guilty, because, face it, **whatever you sacrifice for others will always be less than what Jesus sacrificed for you**. If you're still breathing, Jesus gave more than you.

2. God gives us richly all things to enjoy

That's a quote from **1 Timothy 6:17**, in which Paul reminds his readers that God delights to take care of his children.

As we saw last week, **God created a world of abundance** as a gift to his children! The **whole Bible screams** this!

- I told you that the **Garden of Eden** was not like the garden in your backyard. **Genesis gives us the borders**, and we can tell it was about the size of Yellowstone National Park--for just 2 **little naked** people!
- Jesus pointed to the extravagant beauty God clothed the wildflowers with and the abundant provision God supplied the birds as **examples** of how he wants to take care of us. He said, "If God takes care of birds and flowers like that, how much more will he take care of you!"

David in the Psalms celebrates how God brings forth good **"...food from the earth, wine that gladdens the heart of man,"** (Ps 104:14–15), (or for you Baptists, that should say sweet tea).

- God didn't just give us sustenance to keep us alive. He made food and drink delicious to make our hearts glad. *And all God's people said, "Amen!")
- Like Truett Cathy said, "Food is essential for life, therefore make it good!"

In fact, In John 2, when Jesus supplied the wine for a wedding party, the people said it was the best they'd ever tasted. He could have done the watered down, cheap and sufficient, wartime wine. But he provided the

good stuff because he knew his Father made it and that *by enjoying it*, we glorify God.

God commanded all kinds of feasts in Scripture where they ate the best of food and wine to celebrate his goodness!³

- In fact, **once in Nehemiah, after God had done something amazing**, the people said, "Hey, we should enter a season of fasting and prayer and Nehemiah said "No, God wants a feast!"⁴

Jesus lived out these principles of abundance. In fact, his critics accused him of being a glutton and a drunk. That was not true, of course, but the reason they said it was that Jesus loved a good feast! (Luke 7:34).

- **In fact, Biblical scholar Robert Karris points out that at just about every point in Luke's Gospel**, Jesus is either coming from a meal, going to a meal, or at a meal.
- Now that's a Savior worth following, Amen!
- Dr. Karris says you can literally eat your way through Luke's Gospel.
- I'm happy to tell you that **this is an area of Christlikeness I've already mastered**. I will often say, "Lord, make me more like you" and then say, "Pass me the wings."

God loves it when you bite into the succulent richness of a horseradish crusted Pittsburgh-style prime rib and every taste bud screams out in thanksgiving to God. He loves it when you wake up in a hotel by the beach hearing the gentle surf and the sea breeze blowing into my room. He is glorified in the comfort you feel in a clean house on a soft bed with a well-manicured lawn. He even likes it when you enjoy the clothes I wear or wonder at the intricate precision of the watch on your arm.

He gives us all things richly to enjoy and is glorified when we enjoy them.

³ E.g. Deut 14:23

⁴ Neh 8:10

We see in Scripture that God *blessed* multiple people with great riches; riches that they were generous with, yes, but riches they also enjoyed.

- People like **Abraham**; Job at the beginning *and* end of his life; **David**; not to mention **Solomon**!
- It is clear that some of Jesus' early disciples were people of substantial means.⁵
- **Some of Jesus' followers in Acts** evidently had large houses, as we know they hosted early church gatherings.

Paul said in Philippians 4 that **he himself knew both how to be brought low and how to abound**

"I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me. (Philippians 4:12–13).

Sometimes Christians are **good at doing one of those** but not the other.

- My friend **Larry Osborne** says, "When God '**Abrahams' me** (i.e. blesses me with prosperity), I'll give him thanks and enjoy it; and when **he 'Jobs' me (makes me lose everything)**, then I'll thank him, trust him and enjoy my relationship to him.
- That's what Paul is saying in **Philippians 4**. Through Christ, he can be faithful in both.

⁵ Randy Alcorn, *God, Possessions and Eternity*. Luke goes out of his way to point out **three wealthy women who funded him**: Mary, Joanna (who was Herod's household manager) and Susanna. Luke 8:2–3. Paul often addressed rich people in his letters. He didn't tell them to get rid of everything immediately; he told them to be generous and to their hope in heaven and not on their wealth.

Now, you say, "Wait, J.D. I just can't help but think that by eating this nice meal, I am depriving some poor kid of their provision."

- **(And that's a good question to ask.** You may not need all that luxury. Not everything in your life needs to be made of gold. Sometimes copper will do.
- But **remember that Jesus taught us** not to look at the world through the lens of scarcity, but through the lens of abundance.
- **God is such a God of abundance** that what you enjoy in one place doesn't automatically keep it from someone else!
 - **IMAGINE** God showed up to you and said: "**Here's \$100...** I can make more..."
 - That's what he teaches us! Don't approach the ministry as if it all depends on you!

So, **principle 2** is that God gives us **all things** to enjoy. (Now, again, if you take **this principle apart from the other six**, you can easily begin to justify an indulgent lifestyle. But **this is a legitimate biblical principle**, and it should be taken seriously). (BLOGGER MISQUOTE ME)

Here's the next principle in our matrix:

3. God gives excess to some to share with others

- **Staying in 2 Corinthians 8**, Paul says that God often gives excess to some of us so we can take care of those in need.
- He **uses the story of the manna** to illustrate:

"...at this present time *your abundance being a supply for their need...* as it is written, 'He who gathered much did not have too much, and he who gathered little had no lack.'" (2 Cor 8:14–15)

During the wilderness journey, God covered the ground every morning with bread from heaven. It was **like God spread out KK** every morning and flipped on the Hot Now sign.

And there so much of it that everyone could eat their fill. **But here was the deal:** it went bad every night. **So, if you tried to stockpile** to make sure you had enough for tomorrow, it would stink your house up.

So, if you had extra, what should you do? SHARE IT! You can't keep it, and God will flip the HOT NOW sign on again tomorrow.

BE HONEST: How many of you, if you had been alive at the time, would have been manna stockpilers? I would have been. "I gotta put this in the MANNA FREEZER to make a manicotti later, preserve some to whip up some manana bread."

- **But according to Paul,** that's not the primary reason God gives you excess in the present. It's to meet the needs that are right in front of you!
- **Say you are a parent** who knows that there is a really poor kid in your kid's class who doesn't eat lunch every day, and so you pack your son 2 sandwiches in his lunch box. **But you forget to tell him why you did it.** And so, at lunch you head down to school, and you get there just as he is opening his lunch box and discovering the 2 sandwiches. And you watch your son take one out and instinctively hand it to the poor kid. What do you feel? Do you say, **"Oh no, he's going to be poor later because he doesn't know how to save! I better get him into a Dave Ramsey course soon."** No, you are proud of him because he instinctively knew what to do with that extra sandwich. He trusts that tomorrow you'll give another sandwich, so he can share his excess today.

In fact, if you saw him burying the sandwich in the corner of the playground to stockpile for tomorrow you'd say, "Why are you doing

that? I'll give you another one tomorrow!" How does our Heavenly Father feel when we don't share the excess we have today for fear we won't have any tomorrow?

- **Numerous places in the Bible talk about our responsibility** to the poor in front of us.
 - **"Those who close their eyes to the poor receive many curses, but those who give to the poor will lack nothing."** (Proverbs 28:27)
 - **"Do not withhold good from those to whom it is due when it is in your power to act."** (Prov 3:27)
 - **The book of James in 3 different places says** that if we can see a brother suffering while we have the capacity to help him and don't, we can't possibly be people of genuine faith⁶

Those of us with a lot should give freely to those with little. It's why God gives us excess!

- **In fact, Paul considered** sharing his resources for the spread of the gospel to be **like a debt** that he owed: **"I am a debtor both to Greeks and barbarians, both to the wise and the foolish."** (Romans 1:14)
 - **When we looked at this in our study on Romans I asked,** "How did Paul feel like a debtor to these people? They had never done anything for them and he had never even met them?"
 - And I used this example to explain: **Say you worked for "Feed the Children"** and had been given a huge donation of \$1,000,000. What would people think of you if you decided that you'd just stash that money away for a while? That's not YOUR money, and you owe it to others to share it. It's the very reason it was given to you!
- God gives you **excess in the present to meet needs that are in front of you.**

⁶ James 1:27; 2:14-26; 5:1-5

- This is not to say you don't save any of it. We'll get to that in a second.
- **BUT ASK: Why did God bring you to this church at this time?**
We clearly have some big mission needs ahead of us.
 - 260 ppl on field. 60 more in pipeline. RDU: 100K coming/yearly.
 - Campuses to build; churches to plant; missionaries to send out; family ministries to develop. And **he put it into your hands so you could share it.** It's why he gave it; you *owe it* to those needs.

4. It can be wise to build wealth

Consider these clear instructions in **Proverbs**:

- "The crown of the wise is their wealth." (Prov. 14:24)
- "The plans of the diligent lead surely to abundance." (21:5)
- "Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty and your vats will be bursting with wine" (3:9–10) (sweet tea; #SBCPresident)
- "Go to the ant, O sluggard, and consider her ways ... she prepares her bread in summer and gathers her food in harvest." (and saves it) (6:6–8)⁷
- "A good man leaves an inheritance to his children's children." (13:22)
IOW, a good man, a wise man, might leave an inheritance that blesses even his grandchildren! That's a pretty significant wad of cash.

So, clearly, God thinks it wise to save, even to invest. He commends it and EVEN rewards it.

⁷ See also Prov 13:11

- Now again, see, if you held this principle alone and not in tension with the others, it would lead to the hoarding of wealth, something Scripture clearly condemns.⁸

But clearly, **however, the Bible indicates that we can, and should, save responsibly.** It commands us.

It is also worthy of note that saving money and building wealth can actually *increase* your ability to be generous later.

- The **most basic principle of economics is that money creates money.**
 - **Einstein** was once asked what the most powerful force is in the universe. He thought for a minute and said, 'Compound interest.'
- **In his parables, Jesus commended wise investment!** In the parable of the talents he praises the guy to whom he gave 5 talents that turned it into 10.
- **Again, you have to balance this** with all the other principles, but clearly saving and investing are part of a wise life--increasing your capacity to be generous later!

This brings up another question I get a lot, btw: *What should you do about generosity if you are in debt?* Scripture says it is unwise to be in debt, so should you focus on paying off your debts first and give later?

- **The short answer is this: Yes and No.**
 - **Yes: Get out of debt as quickly as possible,** particularly if you have unsecured or high interest loans, like credit cards. (I'm not talking here about things like your mortgage.) **Getting out of debt** will increase your ability to be generous later, because money you're giving to American Excess you can start giving to the Kingdom of God.
 - **No: I would never suggest cutting generous giving out of your life entirely.**

⁸ James 5:1–5

- For example, I would never stop tithing, no matter how much debt I was in.
 - **Why? Because generosity should always be a part** of your spiritual life.
- Let me draw an **analogy with your body**—if you are sick, the body diverts a lot of energy to fight the infection to help you get better. But it doesn't use *all your energy* for that. It uses some of them for normal bodily processes.
- Even when you are "sick" with debt, you shouldn't use all your financial resources to pay off that debt, you should use some of your money to be generous because **generosity is an essential part of a healthy spiritual life**. COLLEGE AND HIGH SCHOOL
- **The Bible never teaches that we withhold giving until you are debt-free.**
- Bottom line: **You should always honor God** with the first and best--what we call **the tithe**.
 - Beyond that, I'd just suggest you listen to the Holy Spirit about when and how much to share with those in need. He's the owner, you're just the steward, so listen to him as he directs you in it.
- You can **learn more about this at one of our Stewardship Classes like Financial Peace University**. Just go to summitchurch.com/stewardship to find out how you can access those resources.

5. Treasures in heaven are better than treasures on earth

It's like we saw last week--you can't take any of your treasures with you, but you can send it on ahead. Jesus said, **"Don't 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,**

where neither moth nor rust destroys, and where thieves don't break in and steal. (Matthew 6:19–20)

Having a lot of material wealth on earth, I showed you, is like possessing a bunch of Confederate money at the end of the Civil War.

- You know that **soon all that currency is about to be worthless**--so plain logic tells you that you should be trading in as much of it as you can for something you can keep.
- **All your stockpiled treasures here are** about to be worthless. It's like Confederate money.
- **You can't take any of it with you, but you can send it on ahead.**
- **When you realize this**, you'll stop asking "How much do I have to give?" But "How much of this can I go ahead and transfer into eternity?"

We spent a lot of time on that last week, so let's rush ahead to...

6. Look to God, not money, as your primary source of security and significance

As we've seen over the last couple of weeks, a lot of people give money first place in their hearts because they look to it for 2 things, security and significance, that they should be finding in God.

- For some, **money** is happiness, and significance, and status in the present. They are **spenders**.
- For others, **money is the** way to feel secure in the future. They are **savers**.

As we saw in Matthew 6, Jesus tells **both groups to find those things first** in God. (It doesn't mean we don't ever spend anything or save anything, just that we look to God first for our security and significance and obey him with our money.)

- **And when we do that**, you'll start to notice that God gets the **first place**, the **biggest portion**, in your budget.
- We'll set limits on both spending and saving so we can invest in the Kingdom of God.
- We'll **live (SPEND/SAVE) sufficiently and give extravagantly**, rather than vice versa.

See, friends: **This is not about paying the 10% God tax** and moving on.

- For some of you, **when the offering bucket comes by**, you throw in a \$10 or \$20 spot and move on. *God doesn't want to be tipped; he wants to be worshipped* as first and best in your life. That requires planning. My family's giving is automatic. It's the **first bill we pay** every month!

7. Follow the Holy Spirit

If you grew up Baptist like I did, you're not super familiar with the Holy Spirit's leadership in things like this.

- Most of us are **not quite sure what he does**. I've explained that for most of us the Holy Spirit is like our **pituitary gland**--I know it's in there somewhere; I know it does something important, but I don't really relate to it.
- But in the NT, **the Holy Spirit guides individual church members** into what role and what sacrifices they are supposed to make.
- **He's indispensable in Acts**, guiding the church in mission. He shows up 59x in Acts. In 36 he is speaking.

Otherwise, **how are we supposed to ever know what God wants from us?** The **mission is too big** for any one person.

- It used to be that every time I heard about some worthy cause in the Kingdom of God, I thought it was my responsibility. I should do overseas missions. I should give all my money away to orphanages. I should take in foster children. I should help tutor at-risk kids at the local public

school. We've got the DWELL initiative... We need missionaries in the education and legal and gov't professions. Whatever.

And these are **all great causes** and you **should be sacrificially involved** in some of them. **But God hasn't called you to everything**.

- The mission is too big for any one person.
- Again, as my friend **Larry Osborne** says, "**Not everything that comes from heaven has your name on it.**" Something does, and you should get after that. But not everything does.
- I read **recently that the denomination that does the best job mobilizing it's people for mission** is not the Baptists, it's the Pentecostals. I was intrigued, because I've always felt that for us Baptists, missions was our thing. Think about it--all the missions heroes are ours. But it is the Pentecostals.
- OPT: Jesus in Acts 1: WAIT (see **BULLPEN**)

Now, like the others, this principle by itself, is insufficient, because you can use it to justify a selfish lifestyle by saying, "Well, the Spirit isn't putting anything into my heart."

You have to join this principle to the other 6--the **Spirit only guides a heart that is overflowing with Christ's love and eager to give** to others as Christ has given to us--eager to give, excited to give, looking for places to give.

- **If that's your heart, the Spirit will guide you**. If not, he probably won't. If you look at money as your primary source of significance or security, or you are not overwhelmed by Jesus' grace to you in the gospel, you definitely won't hear the voice of the Spirit regarding giving.
- **You'll shut him down the moment he starts speaking** in a way that threatens the significance and security you find in money.

So there they are--that's our 7. And you ask, So...

MUSIC: What is the conclusion? How much should we give, PJD?

We just want a law, don't we--we love laws and rules and boxes to check! As I told you--I can't give you one.

- **The NT doesn't give us any.** True, in the OT, the minimum was the tithe (10%) and that's a great place to start.
- **But in the NT, it gives us these principles instead** and focuses on our hearts.

So, the primary questions to ask yourself are:

- **Is God getting my first and best?** What does your giving say about what is first in your heart?
- **What does my money reveal** about what I love most, trust most, and what Kingdom I am living for?
- **Have I surrendered** all of my resources to the Holy Spirit and listened for his voice? (HOUSE; 401K)

If you take all **7 principles** into account, I believe **you'll find yourself living sufficiently and giving extravagantly.** (**Live sufficiently; give extravagantly**)

You need to **work through these matrix principles yourself** and let the Holy Spirit guide you to radical, joyful generosity. (I can't be the Holy Spirit for you, but these principles are the road map for you.)

So let me **close by giving a word to 3 groups:**

(1) A lot of you are faithful tithers. Again, that's a great place to start. But for you, it's become formulaic; it no longer reflects God being your first and best and it is not Spirit-led. **Time to take the next step.** Ask the Holy Spirit to show you what that next step is--how you can **give in a way that reveals Christ is first**; that he is your trust and treasure.

(2) Some of you have never given - Challenge: take the first step and start giving. Jesus calls you to life of generosity and joy. Not stinginess and fear.

Mal 3:10 test.

- **David Jeremiah:** 'trust pastor more...'

(3) Some of you have gotten in the habit of throwing in a "tip" to God when you feel so moved. This is **maybe the worst kind**, even if it is a lot. You should give in a regular, intentional, planned way that declares God is **firsts!**

(And, as I've mentioned, this starts with getting together a plan for your finances. Go to summitchurch.com/stewardship to find helpful resources)

God has a **plan** for your money.

- It's a plan of blessing and meaning and fulfillment.
- He's made you a **steward** of his resources, not yours.
- You need to learn what that is and be faithful with it!

Offering

Right now we're going to engage in worship in this exact way (call for offering teams).

While the teams are coming I want to celebrate how last week **thousands of you put** Jesus first in the area of your finances by making a First Faith Commitment. Praise God!

I know a lot of you either weren't here last week or maybe you weren't prepared to make a commitment, but this week you want to put God first in this area of your life. And you can **still make a Faith Commitment by simply going to summitchurch.com** and clicking the link on the homepage...

Missional Blessing