

# Generous God; Generous People

Special Message #74

1 Timothy 6:17-19 10-11-2009

**Summary: Do good with all your money by being generous and having divine reward as your motive. That's a good motive because it shows love for the highest good and trust in the goodness of God. Those two virtues will keep you from doing bad instead of good in the four ways you use money – spending, saving, giving, and investing.**

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**1 Timothy 6:3-10 If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, 4 he is conceited and understands nothing. He has an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions 5 and constant friction between men of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain.**

**6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.**

**17-19 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.**

## Introduction

Do you ever feel guilty about what you do and do not do with your money? What would it take to have a clear conscience in that area? Last week we studied what our attitude toward money should be, but what about our actions? What does God want us to do with our wealth? Why does God give us money? The people in James 5 are rebuked for living in luxury and self-indulgence. And yet 1 Timothy 6:17 says God gave us all things for our enjoyment. So how do you know when you have crossed over into too much luxury? If you

place your hope in God there will be some very tangible results in what you do with your money. And those results are described in verses 18-19.

## Do Good

And the summary of it is very simple:

### **17-19 Command those who are rich in this present world ... 18 to do good**

If you have money, what should you do with that money? Should you save it? Invest it? Spend it? Give it away? What should you do with it? Answer – do good with it.

There are a lot of good things that cost a lot money, so the more money you have the more your opportunities to do good things increase.

And if that is the reason why you want money, that's great. That is a righteous, godly motive. But be careful because it is easy to rationalize sinful love of money that way. You are greedy, but you justify it by saying you want to use your money for good. If you want to test your heart in that area it is not hard to do – just take an honest look at what you are doing with your money right now. Are you using the little that you have to do good, or are you waiting until you have more money? If so don't hold your breath on getting more money, because you will be entrusted with much when you are faithful with a little.

Another way to test your heart in this area is to watch what happens to your desire for money when more money is not needed to carry out what God has called you to do. When that happens does your desire for money disappear? If the reason you want money or a nicer house or car or whatever is to carry out God's calling, then in those times when His calling doesn't require any more money than you have, the desire for more money or that earthly treasure should dissolve.

This is the most fundamental difference between the health/wealth/prosperity heresy and the true gospel. The prosperity preachers teach us to use the kingdom of God to get money for ourselves. They say, "Jesus wants you rich," and they are like the false teachers in verse 5 who think godliness is a means to financial gain. They confuse means and ends. They think money is the goal and the Kingdom of God is the tool you use to reach that goal. That is backwards – money is the tool and the Kingdom of God is the goal.

Why do Christians have money? So we can use it in the work of the Kingdom of God. That is why we have all the resources we have. It is why you have your arms and legs, your family, your brain, your car, your shoes, your house, and all your money. Our desires for those things exist only because of our desire to carry out God's will and draw near to Him. And so when they are no longer needed for that, we no longer desire them.

If you think about it, that is really the core difference between true worship and idolatry – which is the means and which is the end? You see, the question is where does your desire terminate? What is the final object of your desire? Suppose I have a strong desire to spend some time alone with my wife. That desire might fuel some other desires. If I don't have any transportation, and I see a bus that is headed to where she is, then suddenly I have a strong desire to be on that bus. And then I have a desire for a dollar for bus fare. But my desire does not terminate on the dollar – it doesn't end there. I don't desire that dollar just because of love of dollars. I only want the dollar to get on the bus. And my desire doesn't terminate on the bus either. It is not that I just love bus rides. The final ending point of my desire is to be with my wife, and all the other desires are intermediate just to get me to my final desire.

When it comes to your desire for money and the things money can buy – earthly pleasures; do your desires terminate on the earthly things, or are they just tools to get what you really want? Do you want money because you love this world, or do you want money because you love God?

Where are your thoughts? Do you think about money and possessions all the time, or are your thoughts and cravings and longings and creativity and yearnings and passions fixed on God and His kingdom? Is your desire for money tied to kingdom needs, or is it there all the time?

## **Be rich in Good Deeds**

So we don't use the kingdom to get money; we use money to do good in the kingdom. So let me ask you this – what percentage of your money should go toward doing good? I think we would be pretty safe in assuming that we are required to do good with 100% of our money – (since the only alternative is to do evil).

Verse 18 says we are to be rich in good deeds. Are you rich in money? Then be rich in good deeds. Be the Bill Gates of good deeds.

How do you do that? It is instructive that Paul does not follow this up with a long list of examples of how to do good with your money. There are thousands and thousands of good things you can do with your money, but instead of listing them all out, Paul just gives us two simple principles. If you nurture these two virtues in your heart, they will drive you to do good with your money in every context. There are a lot of ways to sin with money, and these two virtues will guard you from falling into them.

## **Generosity and Hope in Reward**

The first is in verse 18.

### **18 Command them to do good, to be rich in good deeds, and to be generous and willing to share.**

The first virtue is a generous, eager heart. The second virtue is in verse 19.

### **19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.**

The first virtue is to be generous; the second is to have reward as your motive. Be generous to people because you are counting on God to be generous to you.

## **Living for reward honors God**

Having reward as a motive will guard us from sinful uses of money, and it will cause us to use our money for good. And if that rubs you the wrong way a little bit – if you have always been taught that it is not a good thing to live for reward, look at your Bible and read verse 19 so you can see it in God's Word for yourself. There is a widespread error among many Christians who believe that we should not have reward as a motive. They say that is selfish, and that the highest virtue is to do what is right simply because it is right regardless of any self-interest. It is not as noble if you are getting something out of it. That is a very, very common teaching – and it is dead wrong.

There is a kind of desire for reward that is bad, but not all desire for reward is bad. In fact, everything we ever do we do for reward of some kind. The only exception I can think of is involuntary spasms that have no motive behind them. But other than that, we always act in order to get some outcome that we want – and getting the outcome you want is a reward. The most selfless person in the world – who gives up all his money and worldly possessions and friends and family and goes off to some poverty-stricken place to help the people with no other motive than pure love – why does he do that? He does it because he wants to see those people helped. He desires that outcome. And when those people are helped, he gets what he wants. So he is doing it in order to get what he wants. In fact, his desire for those people to be helped is greater than his desire for money or friends or comfort or safety or anything else. That means he really, really, really wants those people to be helped. So he is doing it to get what he really, really, really wants the most. That is working for reward.

Now, suppose a politician comes along and does the same thing, but he cares nothing for the people – he just does it for political popularity. Or another guy does it just to get money somehow. All three are doing what they do for reward, but somehow we all know intuitively that the reward-seeking of that first guy is much more virtuous than the reward seeking of the other two. You see, what makes an action virtuous or selfish is not whether you are doing it for reward; what makes it virtuous or selfish is what reward you are doing it for.

So what makes a reward good or bad? The reward you seek exposes the priorities of your love. A virtuous person is someone who loves the good and hates evil. If you love to see poor people helped, that is good. If you love to see justice done, that is good. If you love being generous and helping people, that is good. But if you love stealing things, that is bad. If you love violence and argument and fighting and perversion – that is all bad. So what determines whether you are noble and righteous or sinful and selfish is not whether you are seeking what you desire; it is whether you are desiring good things or bad things.

That is one factor. Another factor is priorities. Some things are not evil in themselves, but they become evil if they are placed as a priority above more important things. And if I choose a good night's sleep over watching TV, that is fine because it's OK to love sleep more than I love TV. However if I choose sleep above helping a friend in desperate need, that's bad because helping the friend is a higher good than one night's sleep. If I choose helping a friend in desperate need above sleeping, that is great, but what if I choose helping a friend over obeying God's Word? Then it is evil. Your priorities show which things you love the most because they expose which kinds of rewards you most desire.

So the issue with rewards is not whether or not you seek them, but rather which rewards you desire, and where they fall in your order of priorities. Not only is it OK to seek reward from God, but it is the highest good. There is no higher, nobler motive than that because it points to God as the highest treasure. The reason it is bad to prefer sleep above helping a friend is because that says, "My sleep is more important than my friend's need." The reason it is wrong to choose helping a friend above obeying God is because that says, "Helping a friend is more important than God's Word." But it is never, ever wrong to seek reward from God because doing that always says, "Favor from God is the greatest good there is." There is no greater treasure. So what is more noble – to help a sick, dying person in the street because you feel good when you help someone in need, or because you are seeking reward from God? Which is the greater good – feeling good about yourself or delighting in what God offers? Delighting in God's grace is the greater good, so doing it for divine reward is nobler than doing it so you can feel good about helping someone.

That is the greatest motive because it honors God the most. If I want to honor my wife, and I tell her, "Tracy, I'm going to take you away for a special weekend with just the two of us," and she says, "Why?" – what kind of answer would honor her the most? If I said, "Well, don't worry, I'm not being selfish. I really don't desire to spend time alone with you in anyway, and I expect to get nothing out of it whatsoever. There's nothing in it for me, it's just sheer altruism," would that honor her? Or would it be more honoring to say, "I'm doing it because I love being with you and I desire that more than anything else I could be doing." If your husband said that to you would you say, "Selfish! – all you care about is what you want"? No, you wouldn't say that. You would be honored because it is not selfish for him to fulfill his desires if his desires are for you, because a man should love his wife. And in a much greater way it is not selfish to fulfill our desires if our desires are for God. That honors Him. In fact, it is the only way to honor Him.

**Hebrews 11:6 And without faith it is impossible to please God, because anyone who comes to him must believe that ... he rewards those who earnestly seek him.**

If you do not come to God as a rewarder, you cannot please Him.

### **Delighting in the reward = trusting God**

At this point someone might ask, "If I make heavenly reward my motive, isn't there a danger of committing idolatry by loving and desiring God's gifts more than God Himself? Shouldn't we always desire God, and not just His gifts?" Yes, we should never focus our affections on God's gifts without reference to God. We should never be like a kid on Christmas who opens a present with his back to the giver, and then runs out of the room with the gift without any gratitude or increased love toward the giver. That would be idolatry.

So if that is the case, isn't that a danger if I hear Jesus say, "Great is your reward in heaven if you do this" and I make that my motivation? No, I don't think that is much of a danger, and here's why: Think for a moment about what the heavenly reward actually is. Specifically, what will you get? What will it look like? What color will it be? What will you be able to do with it?

Let's see what we can find out about the details of this reward in verse 19.

### **19 In this way they will lay up treasure for themselves as a firm foundation for the coming age**

He calls it treasure. That is not very specific. **Lay up treasure** just means to store up things of great value. What about the other term – **foundation**? That word really makes you want to go to heaven, doesn't it? A treasure that will serve as a firm foundation? That is supposed to motivate me? How can I get excited about such a vague promise? If someone comes up to you and says, "I want you to get really excited about what is in this box" – how can you do it if you don't know what is in the box? If God wants me to place my hope in that, and He wants me to make that my motivation, and He wants me to be more motivated by that than I am by money or earthly possessions or pleasures, then why didn't He at least give us a brochure or some pictures or at least some specific descriptions?

I can think of one reason. When God gives us vague, general descriptions about treasure there is only one way that could possibly generate joy and hope in our hearts. The only way that can get you genuinely excited is if you have so much confidence in the goodness and power of God that there is no doubt in your heart that when God says it will be a treasure, it will be something really, really fantastic. Imagine I wanted to test to find out how much my kids trust me, and so I tell them, "I've planned a special family day for us Saturday." And they say, "What is it?" And I say, "All I'm going to say is it's going to be incredible. I guarantee you're going to love it." That is all they have to go on. There is only one way they can get excited about it and that is if they have a lot of confidence in my ability to come up with something good. If they are excited, that means one thing - they trust me. If they aren't excited, that means they don't. If I gave them a full description and pictures of what we are going to do then their excitement might not have anything to do with me.

You see, by keeping the promises of reward vague and general, God makes it so it is almost impossible to turn it to idolatry and love the gift without reference to the Giver, because the only way to love this gift now, without having seen it or knowing what it is, is if you have faith in the Giver. If God gave us a brochure and specific descriptions and photos of our reward, then our hope in that reward might not say anything at all about our faith in Him. A person who does not love or trust God at all could get excited about the reward if there were descriptions and pictures. But when God just says, "Trust Me – it will be a treasure," only those who trust and hope in Him will be excited about it. And the degree of your excitement is the exact measure of your trust in God.

So for the most part I don't think we have to worry about idolatry when we hope in heavenly reward. I say "for the most part" because I can think of one possible exception. And that is this – if a person uses his imagination and thinks of something specific that he thinks will be part of his heavenly reward, then he could start to focus on that and desire that more than he desires the presence of God, which would be idolatry. It is OK to use your imagination about heaven, but when you do make sure you think, "Reward from God – being in His presence, will be more delightful and satisfying than this thing I'm imagining." Always keep the focus on God. If you ever come to the point where you say, "I would have to have \_\_\_\_\_ in order to be happy in heaven (I would have to have my dog, or I would have to be able to do this or that) – then you know your trust is not in the goodness of God.

## **Four uses of money**

But hoping in our reward just because God offers it honors God. And if we do that it will fuel generosity and keep us from sinful uses of our money and will drive us to do good with our money. That is the basic principle. Now let's drill down to the specifics of how that principle shakes out in day-to-day life. It seems to me there are four different things that you can do with your money. You can save it, invest it, spend it for yourself, or give it away. And each one of those can be done to accomplish good or evil, so let's think through how generosity and having divine reward as your motive will keep us from sin and cause us to do good with our money in each of those four areas.

## Spending

We will start with spending. Every purchase we make should be for the purpose of doing good – whether it be spending for necessities or spending for luxuries.

### *Necessities*

Necessities are the things you need in order to carry out your calling.<sup>1</sup> If God has called you to work a job and support your family, and you need a car to get to work, then the car is a necessity. If God is calling you to die as a martyr in prison, then food and water are not even necessities. In fact it might be a necessity that you don't get food and water. Necessities are those things you need to obey God – not the things you need to stay alive. So how do you do good with the money you use for necessities? The answer to that is pretty obvious - buy the things you need to carry out your calling. And if you are motivated by heavenly reward, that is exactly what you will do because your heavenly reward is tied to obeying God in this life.

### *Luxuries*

But what about luxuries? Those are things you would not necessarily have to have to carry out your calling; you just buy them to enjoy. I could probably carry out my role as a husband and father and pastor and friend and neighbor and citizen even if I never ate any ice cream. And yet I spend money on ice cream. That is a luxury.

Is that wrong? Is it wrong to utilize some portion of God's gifts for the purpose of sheer enjoyment? No – we just saw last week in verse 17 that God **richly provides us with all things for our enjoyment**. If God provides things for our enjoyment, surely it is not inherently wrong to enjoy them. It can be wrong. There is such a thing as over-indulgence. So how do you know when your enjoyment of luxuries is good or bad?

Verse 18 says we are to use our money to accomplish good; how do you accomplish good in your enjoyment of a luxury? The greatest good you can ever accomplish in your own heart is to increase your love for God. So if you enjoy a luxury in a way that increases your love for God, and that is an act of fellowship with Him and a drawing near to Him, you are accomplishing good. You are using your money to do good. If you enjoy a luxury without reference to God, focusing only on obtaining sensual pleasure as an end in itself – or if you are seeking satisfaction of soul through that pleasure, then you are doing evil. When our indulgence in luxuries reaches the point where we are not even really enjoying the luxury that much, or that luxury is starting to captivate our affections or dominate our thoughts, or it starts to choke out the Word in our lives, or interferes with our generosity – then it is evil. But if you are driven by desire for heavenly reward that fuels a heart of generosity, you will be safe from all that. So whenever you buy something or spend money on something ask yourself – Am I buying this thing so I can do good? What good will it do? This vacation – what spiritual good is it accomplishing? Can I see the spiritual fruit in my family from going on vacation? This car, this pack of gum, these clothes, this phone, this house, this television – am I buying this for the purpose of doing good – because it is needed to carry out my calling or I am going to use it to enjoy God's love and increase my delight in Him?

## Investing

The second thing we do with our money is invest it – using money for the purpose of obtaining more money. Putting money in an interest-bearing account, or an investment like stocks or bonds, or putting money into a business to build it up – all that I am calling investment. When you invest you must do so for the purpose of accomplishing good.

How do you do that? Again – you do that by having the two virtues this text calls for – generosity and seeking heavenly reward. There is bad investing and good investing, and having those two virtues will keep you from the bad investing.

If one person is investing so he can get rich and retire early so he can relax and vacation all the time, that is bad investing because it is love of money. But if someone is investing so he can spend that money for

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<sup>1</sup> Sometimes people think of a necessity in terms of that which is necessary to stay alive. But if that is how we define it then God doesn't provide the necessities for anyone, because everyone dies.

kingdom purposes or so he can have more to give, that is good investing. And if your highest desire is reward from God and you have a generous heart, you will tend to have good motives in your investing.

And not only good motives, but good methods. We are stewards of God's money, so our investments should be wise investments. In the parable of the talents the one who gets the biggest return gets the biggest reward, the guy with a medium return gets a medium reward, and the one with no return gets punished. In the parables Jesus taught us to be shrewd in the use of our money. If one investment will require huge amounts of your time and return only a very small increase, and another one requires very little time with greater increase, the first one is foolish.

All investments have some risk, but at some point the risk is so great that it is not worth it. That is when you cross the line over into gambling. Sometimes people refer to the stock market as being the same as gambling – but that is a misunderstanding. Gambling is when the odds are against you, and you are hoping to win based on random chance. When there is a chance you will lose money, but a greater probability that you will increase your money, that is an investment. When there is a chance you will increase, but a greater probability that you will lose money, that is gambling. And if your motive is reward from God, and He rewards wise investment and not foolish investment, then you will strive for wise investments with good motives.

### **Saving**

The third thing we do with our money is save it. And when you save money, again – the key issue is your motive. Contrary to what you may have heard from your grandfather, not all saving is good. Again, in the parable of the talents, the man who saved his money instead of putting it at risk and investing it was punished. He did not spend it; he did not squander it; he did not lose it – he saved it. Every dime of it was there when the master returned, and for that he was punished, because the master expected him to put that money to work. If you save money (or any other resource) that you should be putting at risk, that is not a good use of your money.

### ***Bigger barns***

**Luke 12:15 And he said to them, “Take care, and be on your guard against all greed, for one’s life does not consist in the abundance of his possessions.” 16 And he told them a parable, saying, “The land of a rich man produced plentifully, 17 and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ 18 And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ 20 But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ 21 So is the one who lays up treasure for himself and is not rich toward God.**

If you buy any secular book or go to any secular seminar on finances, they will present a model that has as the ultimate and highest goal exactly what this man did. To the world, this is the best you can hope to do financially. Every financial guru out there advertises some method that will enable you to stockpile huge amounts of money and retire early so you can have a life of ease and not have to work for anyone ever again. With one, loud, unified voice the world is shouting in your ear that this is the goal.

And on the other side stands Jesus, who says, “The man who does that is a fool.” He is a fool because of the inevitability of death. There was a bumper sticker that was popular for a while that said, “He who dies with the most toys wins.” One time I saw a bumper sticker that was a response to that. It said, “He who dies with the most toys...dies.” What good are toys when you are dead? The things in this life are useful only in this life. It is like if you went to a mall and someone handed you \$10,000 dollars and said, “Anything you buy with this money before we call time you can keep. But any money you have left after we call time you have to give back.” If you save all your money until they call time, you haven't saved anything – you have lost it all.

You cannot take money or earthly possessions with you when you die – unless you spend your life converting that earthly currency to heavenly currency. If you convert earthly riches to heavenly riches you can take it with you. And you do that, according to this passage, but using your money to do good.

## **Giving**

So we must do good in our spending, do good in our investment, do good in our saving, and then one more – the fourth thing you can do with money is give it away. You can give money or possessions or buy things for people – or you can give to the church, support missionaries, finance various ministries, etc.

### ***Bad giving***

Giving is an obvious way to do good with your money – and it is the main way. It is the way that receives most attention throughout the New Testament, and in this passage as well. The most important way to honor God with your money is through giving.

It is very important to understand, however, that not all giving is good. It does not automatically honor God when you give to the needy. Even in our giving we need to take care not to do evil, because some giving is evil. For example – giving to impress people is evil.

**Matthew 6:2 When you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full.**

When you give so that people will be impressed with your generosity or piety, God won't reward you for that, which means there is no benefit at all in doing it. When the people are impressed with you that is all the reward you get, and that reward is worthless, so you don't really get anything.

Another evil kind of giving is when you give expecting something back from the person you are giving to.

**Luke 14:12 When you give a luncheon or dinner, do not invite your friends, your brothers or relatives, or your rich neighbors; if you do, they may invite you back and so you will be repaid.**

That is not to say it is wrong to invite friends and family to a meal – the point is do not do that for the purpose of getting something back. If you show kindness to someone or give a gift, and you get upset because they never reciprocate – or never say thanks, you know you are giving with the wrong motive.

You can also sin in giving by giving with the wrong attitude. If you give grudgingly instead of cheerfully, that is an evil use of money.

**2 Corinthians 9:7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.**

If you give reluctantly, or just because of a guilt trip or some other pressure, but your heart really is not happy to give, that is wrong. Being the person that God entrusts with the distribution of His grace is a high and holy privilege, and if you grumble about it you ruin it.

Another bad kind of giving is giving gifts that do the person more harm than good.

**2 Thessalonians 3:10 If a man will not work, he shall not eat.**

If a person refuses to work, and is in disobedience to God, it is wrong to finance that person's disobedience by making it possible for them to continue in disobedience. We are also instructed not to give to those who have a hostile response.



**Matthew 7:6 Do not give dogs what is sacred; do not throw your pearls to pigs. If you do, they may trample them under their feet, and then turn and tear you to pieces.**

I think that passage is talking about giving greater treasures than just money, but the principle would also apply to lesser gifts. When your giving is just going to be an occasion for a hostile, sinful response, it is unloving to keep doing that which provokes another person to sin – even if it is giving. If you share the gospel with a person and he always responds by blaspheming God, there comes a time when you leave him and move on to someone else.

So giving to impress is bad, giving grudgingly is bad, giving to manipulate is bad, giving to get something back is bad, and giving that supports or provokes bad behavior is bad. And how do you avoid all that and give only in good ways? By having a generous heart fueled by hope in divine reward. If you do it for divine reward you won't ever give to show off, because Jesus said doing that forfeits your reward. You won't give to manipulate or give to get something back from the person, because those are lower, lesser rewards than reward from God. And you won't give with a grudging attitude because generosity cannot coexist with stinginess because they are both attitudes.

### *Attitude*

Paul does not tell us to give in this text; he tells us to be generous and willing. Giving is an action, generosity is an attitude. The action of giving can be evil, but the attitude of generosity is always good. If you give with your hands and not your heart it is not really giving. We are to give with our whole being.

And you could figure out that much just from the golden rule, right? Think about it – how do you feel when people give you gifts they don't really want to give you? How would you feel if you found out someone is depressed because of how much the gift he gave you cost him? How does it hit you when someone gives you a gift with a big frown and a reluctant heart? In most cases that makes you feel less loved than no gift at all.

On the other hand, think about those people who are truly generous and eager. It is a joy to receive gifts from people like that. We generally have a tough time receiving gifts gracefully because of our pride. We don't want to come off as needy or dependent and so we are reluctant to receive gifts. Other times we are reluctant because we don't want the other person to be under a hardship. We don't want them to have to go without, and so we feel bad about accepting the gift. But joyful givers make it so easy. They are so happy to give that they actually make it seem like you are doing them a favor by taking the gift. And so when you give, if you want your gift to be a genuine gesture of love, it is crucial that you give it joyfully and eagerly, with a generous, eager heart.

## **Conclusion**

There is so much more that could be said about this, but we are out of time. Let me just close with a quick word about stewardship. One thing is clear from this passage – there is a lot of good that can be accomplished with money. So when we squander our money we squander opportunity for great good and eternal riches. And for that reason stewardship is extremely important. Some of you do just fine with stewardship. You spend less than you make, you know the percentages you spend on various things and those percentages are as they should be. You are organized in how much goes to ministry, how much for necessities and luxuries, how much for giving, etc. – and you maximize the good that you can accomplish in each of those areas given your income. If that is you, fine. But if you would like some ideas on how to become more organized in your stewardship, I will be offering a seminar on that subject with some practical tips on budgeting this afternoon right after the fellowship meal.

**Benediction: Romans 15:13 May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.**