

*Overflowing  
Generosity*

a short guide to reveling in God with every cent

## **Reveling in God with every cent**

**The God we know in Jesus is a God of overflowing love and generosity.**

The God we know in Jesus is a God of overflowing love and generosity (1 Jn 4.16). Even before creation, the three persons of the one God, Father, Son and Spirit, lived in love and generosity towards each other (Jn 5.20; 14.31; 17.5, 24). This eternal love of God could not be contained: it spilled over in the creation of the world, and it kept on overflowing even when we rejected God. In the face of human rebellion, God generously gave: he gave his only Son (Jn 3.16) to reconcile us to himself (Rom. 5.6-11), and poured out his Holy Spirit so that we might know his great love for us (Rom. 5.5).

The only proper response to God's incredible overflowing love, is to love him back with all our heart, soul, mind and strength (Dt 6.5; Mk 12.30). Revelling in God like this is more important than anything else. As Isaac Watts put it in the famous hymn, 'Love so amazing, so divine, demands my soul, my soul, my all'. What's more, this means that God owns us twice over: once by creation and once by redemption. The Psalmist cries out that 'the earth is the Lord's and everything in it' (Ps 24.1), and Paul echoes this thought – but with even deeper meaning – when he says 'you are not your own, you were bought with a price, therefore honour God with your body' (1 Cor. 6.20). Every fibre of our being and every cent in our bank account belongs to God. Nothing less.

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For this reason, the Bible often pictures us as stewards – managers entrusted with property that belongs to someone else (Mt 25.14-30; 1 Pet 4.10). This is true of everything that God puts into our hands. Time. Abilities. Resources. Money. None of it belongs to us. All of it belongs to God.

And the main responsibility of stewards is that they are faithful to the intentions of the owner.

When it comes to money and resources, then, the question we need to ask ourselves is not ‘how much of my money should I use for God?’ but ‘how can I use all of the money God has entrusted to me for his glory?’

## **How to revel in God with every cent**

So how should we spend the money that God entrusts to us?

### **Living**

A good deal of the money God gives us will go on LIVING – providing for our basic needs and those of our families. ‘Everything created by God is good’ (1 Tim 4.4), and ‘God richly provides us with everything for our enjoyment’ (1 Tim 6.17) so we can revel in God as we pay the rent, buy groceries, and purchase clothes. Indeed, ‘whoever does not provide for relatives, and especially for family members, has denied the faith’ (1 Tim 5.8). What’s more, there is also an important place for celebration and rest in the Christian life (Ps 104.14-15; Eccl. 3.1-8; Jn 2.1- 11; Lk 15.22-24). We can revel in God by throwing parties and

going on holidays! In all of this we honour God as our good Creator when we give thanks to him and use the money he provides to care for our basic needs and to enjoy his good gifts (1 Tim 4.4).

But we need to guard against greed (Lk 12.15), which is idolatry (Colossians 3.5). Like all of God's good gifts, money – or the things it buys – can easily become false gods for us, and it is impossible to worship both God and wealth (Mt 6.24). In fact, 'the love of money is a root of all kinds of evil' (1 Tim 6.10), and can choke our love for God (Mk 4.18-19) and lead us to hell (Lk 12.16-21; 16.19-31). In Christ, however, we can be content no matter what our financial circumstances (Phil 4.12-14). The Christian life should be characterized by simplicity rather than extravagance (1 Tim 6.7-8).

### **Saving**

Some of the money God gives we should probably also SAVE. The book of Proverbs praises the wisdom of the ant who saves food for the future (Prov. 6.6-11; also Prov. 10.5), and Joseph is a model of wisdom when he stores up grain for the time of famine (Gen 45.5-11). We should not save, however, out of fear about the future, for our heavenly Father knows our needs (Mt 6.25-33). And we should not save in order to 'store up treasures for ourselves on earth' (Mt 6.19), planning to indulge ourselves later in life. Instead, if we save, it should be so we don't become a burden on others (2 Thess 3.6-13), and so we can have something to share with others now and into the future (Acts 20.34-35; Eph. 4.28), including passing on an inheritance to our children (Prov 13.22).

## **Excel in the grace of giving**

God provides us with money so that we can live and save. But above all, God calls us to GIVE and share with others.

### **Why should we be generous?**

Generosity is not an obligation but a privilege (2 Cor 8.4). If this surprises us, it is probably because we don't know God very well. Jesus taught us that 'It is more blessed to give than to receive' (Acts 20.35). There are at least three reasons for this. We give:

- 1. To reflect God's likeness:** When we give – and especially when we give to those who don't deserve it – we become like our heavenly Father, who gave his own Son for his enemies (Rom 5.8- 11), and who raises the sun and sends the rain even for those who hate him (Mt 5.45). So every cent that God puts into our wallets is an opportunity to learn how to be more like him. And since he made us in his own image (Gen 1.26-28), the more we reflect his likeness, the more fully human we are.
- 2. To store up treasure with God:** The Bible is full of promises of reward for generosity. Jesus urged us to 'store up treasure in heaven' (Mt 6.20) and taught that those who give away possessions in his name to provide for others will have 'treasure in heaven' (Mk 10.21). In the same way, Paul encouraged the Corinthians that 'whoever sows generously will also reap generously' (2 Cor 9.6). These are not crass promises for sensuous indulgence in the afterlife; but they do assure us that God will reward those

who are generous with abundant joy, both in this age and in the age to come (Mt 6.2-4).

3. **To guard against idolatry:** It is hard to worship money and possessions if you are always giving them away. For this reason, Paul commanded those who are rich in this present life 'to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life' (1 Tim 6.18-19).

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## How much should we give?

The model for our giving is the generous love of God himself.

*For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich.*

2 Cor 8.9

Under the Old Covenant, God's people were required to give 10% of their resources to support the work of the temple (the 'tithes': eg. Num 18.25-26). But this requirement is not repeated in the New Testament. Instead, God's people are called to sacrificial generosity, which reflects God's overflowing generosity to us in Jesus. We are to 'excel in this grace of giving' (2 Cor 8.7).

There is no law here, but plenty of guidance. We are to give cheerfully and freely (2 Cor 9.7), not under any compulsion except the love of God (2 Cor 5.14). We are to give out of what we have, and this will be different for everyone (2 Cor 8.12). We are to give privately, seeking approval from God alone (Mt 6.2-4). And those who give sacrificially, like God does – not simply out of their surplus – receive praise from their heavenly Father (Mk 12.41-44; 2 Cor 8.2).

## **Where should we direct our generosity?**

Overflowing generosity is a lifestyle, and should characterize everything we do. On one level then, we should just give: ‘whenever we have an opportunity, let us work for the good of all, and especially for those of the family of faith’ (Gal 6.10). Or as John Wesley put it:

*Do all the good you can  
by all the means you can  
in all the ways you can  
in all the places you can  
at all the times you can  
to all the people you can  
as long as ever you can.*

The Bible does, however, provide clear guidance on how we should direct our giving.

**1. Give to your local Christian community:** The first priority for our giving is to the church of which we are a part. Paul commanded that ‘Those who are taught the word must share in all good things with their teacher’

(Gal 6.6), and a few verses later his command to do good was especially directed to other Christians (Gal. 6.10). Our community should be characterized by overflowing generosity in all its forms as we delight in each other.

**2. Give to support Gospel work around the world:** God's work in the world is far bigger than the four walls of our local church. As we have opportunity, we should be involved in supporting the work of the Gospel in our city, our nation, and to the ends of the earth (Mt 28.18-20; Acts 1.8). Those who don't know Christ will never hear unless missionaries are sent (Rom 10.15), and gospel partnerships between churches and individuals in one place, and gospel workers in another place has been the key way that God has brought blessing to his world from the very beginning (eg. Acts 13.2-3; Phil 1.5).

**3. Give to provide for the poor and the weak:** God hates the injustice that scars his world, and calls on us as his people to fight against it (Mic 6.8). Jesus encouraged us to give generously to those in need (Mt 5.42), knowing that 'whoever is kind to the poor lends to the LORD' (Prov 19.17), while we look forward to the renewal of all things when Jesus comes (Rev 21.5).



## Planning to revel in God with every cent

### Budget to give, save and live

The details will look different for each of us, but good stewardship involves budgeting. Unless we plan to give, save and live, we will almost certainly find ourselves giving less than we want, and indulging more than we should. In particular, it is a biblical principle that we should work out our giving first, and then live and save from what is left (eg. Gen. 4.3-5; Ex. 23.19; Prov. 3.9; 1 Cor 16.2)

### You can put together a simple budget in four easy steps:

#### 1. Calculate out your income

	<b>Me</b>	<b>My spouse (if applicable)</b>
<b>Annual salary after tax</b>		
<b>Other income (interest, benefits)</b>		
<b>Totals</b>		
	<b>My/our total&gt;</b>	

2. Prayerfully consider how much as a proportion you will set aside from this amount to give. Then work out the actual amount in dollar terms using the table below.

	Example	Your figures
<b>A. Total income (from above)</b>	<b>\$40,000</b>	<b>\$</b>
<b>B. Percentage to give</b>	<b>13%</b>	<b>%</b>
<b>C. Annual giving (A x B ÷ 100)</b>	<b>\$5,200</b>	<b>\$</b>
<b>D. Weekly giving (C ÷ 52)</b>	<b>\$100</b>	<b>\$</b>

3. Prayerfully decide how you will distribute this giving amount between different causes.

	Example	Your figures
<b>Weekly Giving Total (D above)</b>	<b>\$100</b>	<b>\$</b>
<b>St Andrew's</b>	<b>\$50</b>	<b>\$</b>
<b>Anglicare</b>	<b>\$20</b>	<b>\$</b>
<b>Linked Ministries</b>	<b>\$20</b>	<b>\$</b>
<b>Spontaneous giving</b>	<b>\$10</b>	<b>\$</b>

4. Work out how much you have left, and distribute this amongst living and saving. It may help to work in weekly, fortnightly or monthly amounts.

		<b>Example</b>	<b>Your figures</b>
<b>E. Annual disposable income (A – C)</b>		<b>\$34,800</b>	<b>\$</b>
<b>F. Weekly disposable income (E ÷ 52)</b>		<b>\$669</b>	<b>\$</b>
<b>Living</b>	rent/mortgage	<b>\$250</b>	<b>\$</b>
	groceries	<b>\$120</b>	<b>\$</b>
	clothes	<b>\$30</b>	<b>\$</b>
	phone/internet	<b>\$30</b>	<b>\$</b>
	electricity/water	<b>\$30</b>	<b>\$</b>
	car rego/insurance	<b>\$30</b>	<b>\$</b>
	petrol	<b>\$40</b>	<b>\$</b>
	gifts	<b>\$30</b>	<b>\$</b>
	holidays	<b>\$20</b>	<b>\$</b>
	fun	<b>\$30</b>	<b>\$</b>
<b>Saving</b>		<b>\$50</b>	<b>\$</b>

## **How to give at St Andrew's and beyond**

### **St Andrew's**

You can give electronically by setting up an automated payment from your bank (preferred) or through the collection on Sundays.

Account Name :: St Andrew's Anglican Church Abbotsford  
General Account

Account Number :: 509328287

Bank :: National Bank of Australia,  
Five Dock – Branch number 082-278

### **TEAR Australia**

Community development and social justice projects around the world in partnership with local churches.

[www.tear.org.au](http://www.tear.org.au)

### **Compassion**

Child sponsorship programs developed through partnerships with local churches and in combination with community development projects.

<http://www.compassion.com.au/>