It's good to be back! My thanks to our pastor for inviting me to bring a good word (or two) from this Good Book. I count it nothing less than a sincere privilege to teach on this day, in this place, from this book to you—my church family.

Dan has prepared these three weeks to hear from God's Word about generosity. Two weeks ago, Dan shared generosity as worship, and last week, he shared with us about generosity as a witness, and in this final week, it's my responsibility to share about the wisdom of generosity.

Being generous is one of the wisest things we can do. So, why should we be generous? Why is it WISE to be generous?

Think with me. What are you good at doing? For example, are you good at woodworking, at car repair? Are you good at landscaping, at gardening? Are you good at hunting or fishing, soccer or pickleball, cooking or baking? How about this: are you good with money and the things that money can buy? You might be thinking, "Yes! I'm good at saving money. I look for those BOGOs—"buy one, get one free.' I look for those 50% off sales!" If that's the way we think, it sounds like we're actually good at spending our money! Maybe our credit cards are over-heating and need to be cooled off.

Someone who IS good with money and the things that money can buy is Elon Musk, the richest person on planet earth. Forbes ranks billionaires from around the world, and their website updates the wealth of these individuals each day! Elon Musk has a net worth over \$300 billion, and the day after the election (Wednesday, November 6), Elon Musk's net worth increased more than \$15 billion, and still several more billion dollars in the few days following! The stock markets exploded with gains, and Elon Musk had a record day! Talk about an ROI: return on investment!

I called a brother in Christ, who happens to be my financial advisor, and I asked him what he thinks of when I say "ROI." I wanted to know what came to his mind when I mentioned "return on investment." He gave me a great response and I summarized it in three words:

- R for Risk
- O for Objective
- I for Interest

Investors consider the risk of certain investments. Some investments come with greater risks than others, but those greater risks may come with a greater potential ROI. A person decides what investment to make based on his or her objective. For example, is the objective for quick, immediate gain or one that is over a longer period of time. That then brings into the decision what interest may be paid, particularly compounding interest over a longer period of time. We live with a microwave mentality with everything in life being quick and easy. Not so with compound interest. When we have an investment over the long term, it is hard to keep our 'cotton-picking hands' out of it!

Today, we are going to redefine ROI. From the timeless, unchanging Word of God, we will discover three reasons why it is WISE to be generous. After all, Jesus preached that we must invest in the right place.

Do not store up for yourselves treasures on earth where moth and rust destroy, and thieves break in to steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy and where thieves do not break in and steal. For where your treasure is, there will your heart be also. (Matthew 6:19-21)

Why is it WISE to be generous?

R for REFLECT

We are a reflection of God when we are generous. We look more like God when we give, and it is not just about money.

If we think of the scriptures as a collection of photos on our phones, and we take snapshot after snapshot of God then type in a caption under each picture so that we remember it, check out these "captions" from God's album:

- "Then God said, 'I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food" (Genesis 1:29).
- "Come to me, all you who are weary and burdened, and I will give you rest" (Matthew 11:28).
- "Be faithful to the point of death and I will give you the crown of life" (Revelation 2:10).
- "For God so loved the world that He gave His one and only Son, that whoever believes in Him will not perish but have everlasting life" (John 3:16).

God gives us air to breath, food to eat, clothes to wear, a roof over our heads, money with which to pay the bills, a mind and body with which to work. God causes the sun to rise and to set, for stars to light the night sky. He tilts the earth, changing its seasons. He fills the ocean depths and the mountain heights with life that is beyond our comprehension—and so much more.

There is an old saying, "A picture speaks a thousand words." Think with me. Depending on the version you use, the word "believe" appears nearly 300 times in the Bible, while the word "pray" appears nearly 400 times. The word "love" appears over 700 times in Scripture, but the word "give" is used more than 2,100 times! And why? Because God is outrageously generous! James 1:17 declares: "Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows."

Moreover, you and I have been made in God's image (Gen 1:26-27), which means that we have the capacity to be outrageously generous! It can be said of us that the apple doesn't fall far from the tree; that you and I, as sons and daughters of God, are a spittin' image of the Father! It can be said of us, but is it being said of us?

Look carefully at John 3:16. There are two things that conspicuously stand out.

First, you can give without loving, but you can't love without giving. "For God so loved that He gave..." Love gives! If I say that I love Leah, Jared and Melinda, Aaron and Shauna, Benaiah and Ava, Justin, Everly, Nora and Abishai, I am going to give to them, and not just money and the things that money can buy, but so much more. I will pour myself into their lives because I love them. I can give without loving, but I cannot love without giving.

Second, there is a difference between giving and generosity. Where do we see that? "God gave His one and only Son." To provide us with everlasting life, it cost God His one and only Son, and it cost His one and only Son His life! Giving is what we do; generosity is how we live! You have heard me say over and again that how we think determines how we live.

We can be generous with far more than with our money and the things money can buy. We can be generous with our time, our skills, our strength, our words. We can be generous with every part of our being! Why be generous? We R: reflect our Creator, Sustainer and Savior!

ROI. As we began the message, I said that R (in the financial realm) stands for RISK. But in the spiritual realm, R stands for REFLECT. What if we each took a risk, and we became generous with every aspect of our lives? The return on that investment would be immediate and immense as we would REFLECT God Himself!

O for OVERCOME

Why is it WISE to be generous? We can overcome materialism, greed, and selfishness in life when we become generous with our lives. Let's look at another teaching of Jesus on money and the things that money can buy.

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ' "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God." (Luke 12:13-21)

Though Jesus doesn't give this man a name in the parable, we will. We will bestow on him a nickname that is a reflection of his temperament. We'll call him "the barn guy" because he was all about his barns.

Notice in verse 13 that some guy approached Jesus to solve a family dispute. It was common practice for a rabbi to settle legal disputes—which in this case was over an inheritance. But Jesus refused to be drawn in to that matter. Instead of solving the problem, He told a parable which got to the heart of the problem. Greed was in the heart of "the barn guy." Jesus didn't find fault with the barn guy because he had a great harvest or great wealth. There is nothing sinful about being financially successful or wealthy. There were two serious problems with the barn guy: 1) he never saw beyond HIS life, and 2) he never saw beyond THIS life.

The barn guy never saw beyond HIS life. Life was all about him. No other parable in the entire Bible has such an extensive use of "I, me, mine" pronouns. They appear about twleve times in the Greek text (i.e., there are 8 "I" and 4 "my" usages). "Eat, drink and be merry" indicates that this guy was celebrating HIS life with little or no concern for others. If we love money, we will use people. If we love people, we will use money to help people. My focus and yours will not be on "me, myself, and I."

The barn guy never saw beyond THIS life. His plans were all about existing here and having unlimited pleasure in this life. He gave no thought to the next life. In verse 20, Jesus declared that "this very night" the man's life would come to an end, that his life would be "demanded of him." In other words, he was a dead man! But come to think of it, he was ALREADY a dead man. He was greedy and self-centered. He was numbered among the "walking dead."

Jesus gave them a warning, saying to the listening crowd (12:15), "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." In other words, our self-worth is NOT determined by our net worth! "Be on your guard" is a present tense imperative, meaning this warning of Jesus is a command to be continually obeyed. Jesus warned against "all kinds of greed": money and the things money can buy, recognition, honor, power, prestige, etc. The Greek word for greed means "the thirst for more." So, one of His final "sermons" (Luke 9:51, the final journey of Jesus to die in Jerusalem) was a stern warning to be constantly vigilant against having a heart problem—that of greed—"a thirst for more." Why? It's a deadly thirst. If a person is lost at sea, drinking salt water will only make him more thirsty until the uncontrolled drinking of salt water eventually kills him. The fresh water of the Sea of Galilee flows south through the Jordan River into the Dead Sea, from which nothing flows out. The Dead Sea receives. It does not give back. The first time I saw the Dead Sea, I was overwhelmed. It was this great expanse of gorgeous blue water, shimmering like diamonds in the midst of a vast desert. Yet when we walked and floated in it, the stench was real. It looked great from the approach, but from within it, death reeked.

When I receive from God but do not give back to God, I have a heart problem. I don't want to be like the barn guy, I want to be a better guy, living by the words of Jesus when He said,

Matthew 16:26

- "What good will it be for someone to gain the whole world, yet forfeit their soul?" (Matthew 16:26).
- "It is better to give than to receive" (Acts 20:35).

Of what profit is it—in the here and now, as well as in the hereafter—to love money and the things money can buy, or to achieve and accumulate to elevate self? Giving generously of every aspect of our lives is wise.

ROI. As we began the message, I said that O (in the financial realm) stands for OBJECTIVE. But in the spiritual realm, O stands for OVERCOME. What if we each made it our objective to overcome materialism and the "thirst for more," becoming generous with every aspect of our lives? The return on that investment would be immediate and immense!

I for IMPACT

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on." (Mark 12:41-44)

This event happened at the temple in Jerusalem with Jesus having only a few days left to live. Hundreds of thousands of people were there for the Feast of Passover. People were putting their offerings in the shofar chests for "no one should appear before the Lord empty handed" (Deuteronomy 16:16). There was an expectation to give, but notice their wrong motivation. Rich people threw in large amounts. Think about that. Money was metal, not paper or plastic. Gold, silver, and copper coins were the only form of money used then, and because the offering boxes had metal "trumpet bells," when money was thrown in people "announced their giving" (Matthew 6:2) with trumpets. They wanted to be recognized by others, having all the wrong motives. But Jesus was impacted, moved by a widow who put in all she had on

which to live. What incredible devotion. She put in "two very small copper coins." The Greek word used for those coins means "as thin as a leaf." How much noise would those two coins make if they were "as thin as a leaf"? Putting in all that she had on which to live, where would she get her last meal? Did she have a home (see Mark 12:38-40) or children to care for her? It wasn't just this widow's gift that caught the attention of Jesus. Giving was what she did, but being generous was how she lived—and THAT made an impact on Jesus!

I'm confident that you and I want to have an impact on others for their good and for God's glory. That can happen when we choose to be WISE in being generous with every aspect of our lives. When Jesus, our financial advisor, calls us to "store up for ourselves treasures in heaven," how do we do that? How do we make investments, sending them on ahead in heaven? We invest in people who are going there—or will go there! Again, if I love people, I will use money and resources of time, etc., to help people. If I love money and the things money can buy, I will use people. Money is not evil in and of itself. It is a tool to be used.

If we're good at woodworking, we probably worked at it and gradually became good at it. The same is true about giving and living a generous life. We work at it. We are not born with the generosity gene in our DNA. When Leah and I were dating in college, she taught me how to tithe (Malachi 3:10). She's a PK (preacher's kid) and I thought giving was dropping \$5 in the offering plate when it passed by. Once I knew that giving a tithe was giving a tenth of my income, that's what I began doing. Shortly after we were married, I remember getting a tax refund for about \$1,000 and Leah asked, "What are we going to do with the \$900?" I showed her the check and pointed out the amount was \$1,000, and she repeated her question a bit more firmly, making sure we would tithe on the check. I then reminded her that we had already tithed on it because we had tithed on the gross and this refund was an overpayment of our taxes, to which she replied with something spiritual like, "Gary, when has Satan tempted you to be generous?" In that moment, I don't know if it was the Holy Spirit or Holy Leah hitting me alongside the head. I have had to work at being generous, learning how to do so in every dimension of my life.

Just as Leah taught me to tithe and we have done so from before we were married, our last tithe will be upon our death. Our sons have been instructed to tithe on the market value of our estate when we die and give the tithe to the Scholarship Fund of The Creek to help prepare the next generation of men and women who are called by God into vocational ministry. We want to make an impact even after we die.

CLOSING

Have you heard of Humphrey Monmouth (d. 1537)? He is largely unknown. Though we know the date of his death, we do not know when or where he was born. It may be that we know this man: William Tyndale (1494-1536). He is known as the "Father of the English Bible." A brilliant scholar and linguist fluent in eight languages, he had a burden for people in his country of England to be able to read the Bible in English. In the early 1500s, the Scriptures were in Latin and only priests could read and teach them. Tyndale translated the Hebrew Old Testament and Greek New Testament into English. And his reward for this incredible accomplishment? He was executed because what he did was illegal in 16th century England. Tyndale was branded a heretic by the Catholic Church, was arrested by the authorities, stood trial on charges of heresy, and then was sentenced to death. Tyndale was tied to a stake, he was strangled to death, and then his body was burned—and all at the young age of 42.

Now then, who was Humphrey Monmouth? Humphrey who? He was an English merchant in London, who became wealthy in the cloth trade. In 1523, Monmouth became acquainted with William Tyndale. When he heard that Tyndale was translating the entire Bible into English, he began to support him financially. Monmouth had Tyndale come and live with him and his family, providing him a safe place to live, food to eat, and resources for his work of translating. When Tyndale was threatened with arrest,

Monmouth had his friend safely and secretly taken to the main continent of Europe, where Tyndale's English Bible was printed. Once it was printed, Monmouth and his merchant friends distributed roughly 3,000 copies of the English Bible throughout Great Britain on his ships, hidden in bundles of the cloth he was shipping. The authorities not only arrested and killed Tyndale, they arrested Monmouth and jailed him in the Tower of London as punishment for his investment in Tyndale's translation of the Bible into English.

Every time you and I open a Bible, we have both these men to thank for their generous investment—and what an ROI!

- R for Risk—William Tyndale and Humphrey Monmouth risked being a reflection of God.
- O for Objective—Their objective was to overcome self.
- I for Interest—Their interest was to live lives of impact, and that they did.

The question is, will we? After all, it is WISE to be generous.