

“Responding to God’s Generosity” is reprinted from *Stewardship for All*. © by Good Books (www.GoodBooks.com), 2006. Used by permission.

## 7. Responding to God’s generosity

The best explanation of stewardship I find in the Scriptures is “the act of being thankful for what God has done.” The Apostle Paul shouts out his thankfulness in his second letter to the church at Corinth: “Thanks be to God for His indescribable gift” (2 Corinthians 9:15). Three other times in his letters to the Corinthians he uses the word “thankfulness” to describe the motivation that expresses itself in stewardship, and in all that stewardship produces. “You have been enriched for all generosity, which through us produces many thanksgivings to God,” exclaims Paul.

In his second letter to the Corinthians Paul is busy raising money for the “support of the saints.” In his appeal to the congregation for their contributions toward this fund he tells them of the previous generosity of the churches in Macedonia. In fact, he says that despite their poverty, the Macedonians’ abundance of joy overflowed “in a wealth of generosity.” He also says that the Macedonians begged him to be allowed to contribute toward this need. And then when he gave them permission to do so, they gave beyond their ability to give. In fact, they gave “sacrificially.” Then he explains that they contributed not because he *commanded* them to give

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(remember that they “begged” him for the privilege of contributing), but as proof of the sincerity of their love.

Their generosity proved their love. At the end of chapter eight he connects this offering to their love, and again he calls it a proof: “the proof of your love” (verse 24). When we practice stewardship, we prove our love and our thankfulness to God.

### *Can I be generous and responsible?*

But some might ask, If the Macedonians were so poverty-stricken, and if God doesn’t want anyone to be impoverished, then wouldn’t it have been a more faithful stewardship decision to reduce their own poverty first? One of the most amazing things in the Scriptures is God’s ability to have things both ways at the same time.

For example, God promises a future Kingdom of God where peace will reign and Christ will rule. But God also calls us to live in that Kingdom *now*, right in the middle of earthly wars and under the authority of secular rulers. This is a “yes, and” kind of opportunity, the same kind the Macedonians faced. They chose to do both, “yes,” and “and,” rather than “me first, and then you.” And the result is that their “extreme poverty” was combined with a “great joy” to produce what Paul calls an overflowing of a wealth of generosity.

But were the Macedonians acting responsibly? What could be more responsible after having “first given themselves to the Lord” than to go on to prove what they had done by making an external response?

We do not fling common sense to the winds, but we put common sense where it belongs, in the realm of the “common.” As followers of Jesus Christ, we live in an “uncommon” kingdom, among an “uncommon”

community of "uncommon people." This is what congregations do when they decide to tithe a portion of the capital funds they have raised to build a badly needed new facility. They combine their need with the joy of meeting another's need in order to bring about a wealth of generosity.

Notice that in Paul's appeal to the Corinthians he says that he is not "commanding" them to do anything, but that he is "testing" the "genuineness of their love." At other places he calls this offering an opportunity to prove their own obedience to their own confession of faith. It wasn't guilt or shame that motivated the Macedonians to give; it was the opportunity to prove the depth of their love for God and for God's people.

Guilt is the bad feeling you get when you've disappointed someone else's expectations of you, including God's. Shame, by contrast, is the bad feeling you get when you've disappointed yourself.

When I recently got caught coasting through a stop sign at 2:00 a.m. on my way home from a late arrival at the Columbus airport, I felt guilty. In fact, I admitted my guilt to the officer who stopped me. But when I speak angrily to an airport security guard because I'm frustrated at being delayed by the long line, I feel shame.

Both of these feelings are emotionally painful, and, like physical pain, they are both useful because they tell us something. We are good at hiding things from ourselves, at justifying inaction or wrong action. Guilt and shame point this out. Other people cannot make me feel guilt or shame; they come from within myself. They are, to some degree, a sign of health. (The dangerous people in our society are those who are angry and feel no guilt or shame about how they act out that anger.)

I have found that if I feel guilt or shame at not being generous, when I'm finally able I thank God for that emotional wake-up call. Then I ask myself what those feelings are saying to me. The Apostle Paul uses the motivation of both guilt and shame in his fundraising appeal to the Corinthians. Later he goes on to say that the real reason to give is that it both proves their faith and creates thanksgiving.

In 2 Corinthians 9:11, Paul makes a connection between giving and thanksgiving. "You will be enriched in everything for all liberality, which through us is producing thanksgiving to God." Many people believe that they have been enriched for their own uses, whether it is security or reward. Many Christians believe that their prosperity is a testimony to their own faithfulness. But Paul is telling us here that God's purpose for prosperity is "liberality" and generosity. God not only has a purpose for our prosperity (generosity), but our generosity also does something else. Generosity produces thanksgiving to God.

In the next verse Paul repeats the idea that what we have, we have received for a purpose beyond ourselves. That purpose is "generosity," and our generosity is a proof of our thankfulness: "For the ministry of this service (the offering) is not only fully supplying the needs of the saints, but is also overflowing with many thanksgivings to God!" (2 Corinthians 9:12)

So we can show our thankfulness by being generous with what we have been given. Now that may not make a lot of common sense. A person who receives a gift, and then goes about giving away that gift to others, isn't always thought of as a wise person. For example, I pastored a church that had a fund which was used to assist people who were having financial difficulty. One day a

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woman came to the church office to ask for help because she had run out of money and had no food in her house to feed her family. We immediately put together a box of food staples from our own food pantry at the church, and then I took her shopping for the perishable items that she needed. We went to her home where I helped her unload the groceries that she had received.

About a week later I received an angry telephone call from a neighbor of that woman, a man who informed me that we were being foolish for giving food to her. When I asked why he thought so, he replied that the woman to whom we had given food was giving it away. "How needy can she be," he thundered, "if she is giving away what we gave to her?" What kind of thanks is that, he wondered, when a person takes a gift she herself needed and gives some of it away to someone else?

The next time I was in town I visited the woman we had given food to and asked her how things were going. She told me that she was doing better now, but that her neighbor needed some help. Her neighbor was a widow who was living on a very small income, and, to make matters worse, she was too embarrassed to ask for assistance. So the woman we had given food to had shared her food with her neighbor.

I thought about my conversation with the fellow on the phone, and his observation that we were being foolish to give food to someone who was passing it on to someone else. I could only conclude that not only were we doing the right thing by giving this woman food, we should have been giving her even more because she was sharing it with those who could not ask on their own. Our generosity created the possibility of her generosity.

Where does this kind of generosity come from? Does it come from having more than enough? Do we

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do it in order to avoid the shame of what others might think about us? Does it come from our need to avoid the guilt that someone living among us is hungry? What motivates persons to be generous?

During the construction of the tabernacle in the Old Testament the people of Israel gave so generously that those in charge of the building came to Moses and said, "The people are bringing much more than enough for the construction work which the Lord commanded us to perform" (Exodus 36:5). So Moses told the people to stop bringing contributions, "for the material they had was sufficient, and more than enough for all the work, to perform it."

The children of Israel were so generous they had to be restrained in their giving. And their generosity did not come because they were prosperous or guilty or ashamed. Their generosity came from their hearts and their spirits. "And everyone whose heart stirred him, and everyone whose spirit moved him, came and brought the Lord's contribution for the work of the tent of meeting and for all its service and for the holy garments" (Exodus 35:21).

Seven times in the description of the building of the tabernacle the cause of the generosity of the people of Israel is identified as "their hearts were stirred," or their "spirits were moved." Generosity comes from within, from the heart, from a heart bursting with thankfulness.

### *Too prudent?*

The Scriptures tell us that generosity comes from the heart, not the mind. Generosity comes from a heart which is stirred and a spirit which is moved, not from a brain which is thinking about what is reasonable or what is prudent.

Prudence is "wise caution." And isn't it a good idea to be wisely cautious in making life decisions? Prudence is often contrasted with foolishness in the Proverbs. We don't want to be "foolish stewards." We want to be responsible, using our time and talents to provide for ourselves so we will not be a burden to anyone, including our own children. We use common sense when we receive requests to be generous. After all, none of us knows what will happen next. Common sense tells us to keep what we have just in case the worse case happens. Responsible adults fulfill their obligations, and so prudence takes over.

But we do this without realizing that prudence is a virtue only to a point. Search for the word "prudence" in the Scriptures, and you'll discover that it is used in a positive sense in the Proverbs, but in a negative sense in Genesis. In Genesis 3:1 we are told that the serpent was "more prudent than any beast of the field which the Lord God had made." The serpent tempted Adam and Eve by offering them ultimate prudence, the chance to become "knowers," to know what God knows.

Knowing what is coming next is the ultimate risk-management tool. Even before the existence of the stock market or insurance products, ultimately knowing was just too tempting to pass up. So Adam and Eve ate from the forbidden fruit of the tree of knowledge, and their eyes were opened. They became like God—knowers.

In my work in the "stewardship investing" industry, the language of "prudence" arises as a cautionary ruling for financial planners and money managers. In fact, a number of times in its history, the U.S. Securities and Exchange Commission has defined the role of a "trustee," one who manages the goods of another (a

"steward" in biblical terms), as one who must operate with "prudence."

But it interesting to note that the rules regulating the investment industry were not written primarily to prevent fraud or deception, but to address the "unwise prudence" of the extremely cautious trustees of the day. Sam Rayburn once said that these regulations were promulgated because of the "reticence" of the stewards of other people's funds.

We're no different; we want to know what is coming next. We hear more bad news than good, and we're overwhelmed, often scared silly. The stock market crashes every now and then; the older we get the more serious illnesses we fall prey to; and everyone we see in our local retirement community seems to have been there forever, all at enormous cost. So we protect ourselves from these financial disasters by being careful with what we have. We exercise due caution in our spending and giving, and, above all, act like the responsible people we are. So far, so good.

But when we make "responsibility" the opposite of "generosity," we make the fatal mistake. For then we have lifted up our own anxiety-driven values above God's "do not be anxious" values.

Too much prudence in terms of our stewardship can become a substitute for God, just as the prudence of the serpent became for Adam and Eve.

What if our responsibility was to be generous, rather than cautious or even prudent? The Apostle Paul calls us to that in 2 Corinthians 9:10-11: "Now he who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way *for your great generosity*, which will pro-

duce thanksgiving to God through us." We are indeed called to be responsible. But it is our responsibility to be generous, for that is why we have been enriched, why we have what we have. As we are generous, our relationship with God (our righteousness) grows and blossoms. What is more "common sense" than putting what we don't need to use in efforts that do need it? Our obligation, therefore, is to decide what is enough for us and what is our abundance for "every good work."

***When you don't have "all that you need"***

The middle phrase of verse 8 in the 9<sup>th</sup> chapter of 2 Corinthians is "...always having all that you need ...." So what about those of us for whom this is not the case? There was a period in my life when it was not a reality for me. Linda and I and our two children lived in Seattle from 1968 to 1970 while I attended the University of Washington. With my \$172 per month income from the GI Bill, we needed the Food Stamps we got from the U.S. Government, plus the surplus cheese they provided, just to put enough food on the table. We did not have all that we needed. As I remember those years, we spent most of our time trying to figure out where we were going to get what we did need.

That is one of the problems with poverty; it takes up your attention to the point that money is all you think about. Money is funny that way. If you don't have enough, you spend an awfully lot of time thinking about it. Where are you going to get the rent money? How are you going to pay that over-due bill? What will happen to you if you don't pay it? But the other side of the coin can be just as debilitating. If you have too much, you also spend a lot of time thinking about it, about protecting it and growing it.

Contentment with money seems to come only when you have enough—not too little and not too much—when you're not rich or poor.

I have found that there is a lot of space between those two equally undesirable situations. By keeping records of what our expenses are, my wife and I have discovered that having more than \$22,000 a year to spend on ourselves would be too much, and having less than \$15,000 would be too little. In either case, our ability to live out God's call to us would be damaged.

Not having enough to meet our daily needs is often the reason we give for avoiding the offering plate on Sunday morning. But then we've shortchanged ourselves because that offering plate gives us the opportunity to "prove our own obedience to the gospel of Jesus Christ" (2 Corinthians 9:13) and to prove our worship.

So what do we put in the plate if we don't have enough at home? Why do we think that money is the only thing we can give to God? I know someone who writes down the number of hours he gave to God in the previous week while helping to clean the church building in preparation for Sunday worship. I know of another person who actually put in the offering basket the scale ticket of the first wagon-load of corn to come out of his fields. He did that despite knowing that, because of the condition of his crop and the price of corn, he would not make any profit that year.

The question to ask oneself as the offering plate goes by is, What can I do at this moment to make sure God knows that I am thankful for his work in my life? The wrong question is, How much must I give?

*Generosity comes from trust.* If you don't trust God, and if you don't know that you will have enough for yourself, you will have a lot of trouble being generous.

That is why a Firstfruits gift is such a powerful worship activity. It proves that we trust God. When you are about to make a Firstfruits gift the natural thing is to think, But what if...? Giving away the first of what we receive shows God that we will let God answer the "What if" questions. Generosity is the proof that we are allowing Jesus to be Lord, and that we are permitting God to be in charge.

***Making a plan***

So how do we know when we have enough? Ask yourself, How much does what I possess mean to me? For example, if your salary means that you are an important person in the business world, you will never have a big enough salary because someone else will always have a bigger one than you have. But what if you regard your salary as your medium of exchange, so that you can get what you need of essential goods, like food and gasoline and lodging? You will have enough salary when you have enough of those other things.

I was able to go from three-quarters time to half-time work in 1998 only because I discovered that I had enough of everything I needed at that level of income. Learning that freed me to give away the other half of my time.

A good friend of mine decided some years ago that a certain level of income was enough for him. But it was not possible to cut back on the hours he worked, so his income kept rising, despite the fact that he did not need much of it. So he and his wife started a separate bank account into which they deposited what they did not need. From then on, they began looking for "good works" on which to spend that abundance. In the succeeding years, my friend and his wife paid the college

tuition for more than one young person not remotely related to them. The last thing I heard that they were doing with that separated abundance was building an elementary school in a village in India.

This couple could have been "responsible" and used that money to replace their older car with a new one. Or they could have socked that extra money away "just in case." My friend once commented, "The funny thing is that after we're dead, no one will care how old a car we drove, or brag about how much money we accumulated." But for the next hundred years, the children in that village in India will know this couple's name, and the young people they helped to go to college will remember their part in the successes of their lives.

The most responsible thing I know to do with whatever I have is to put it to work in the ways that God has planned, and then let God be the knower of what the future holds.

Having a plan certainly helps you to know when you have enough. Because I had a plan for saving for my retirement, I was able to measure my progress in that plan. Being able to calculate that freed me to say that I didn't have to save every penny I earned. I saw that I was saving enough to be where I needed to be in my plan. Parents who intend to help their children graduate from college or trade school need a financial plan to make that possible. That may include a savings plan as well as a student loan plan. But without a plan, it will be very difficult to know what kind of progress you are making toward your goal.

Likewise, if you are hoping to retire on the proceeds of your retirement savings, you need a plan to know how much to save. One approach is the "10-20-30 plan," in which you save 10% of your income for 20 years,

and then invest that amount for **30** years. For example, if your annual income equals \$40,000, and you save \$4000 of that for 20 years, and while that money is invested it returns the 50-year market average of 10%, the total amount of your 30 years of saving would be very close to \$600,000. And that doesn't take into account the effect of increasing your savings as your salary goes up over the years.

At the other end of the life spectrum are those whom we describe as living on a limited income. The reality is that almost everyone has some sort of limit on her/his income. Those who are living on their life savings, company pensions, or Social Security are much more aware of the limits their income presents to them. Those of us who want to be compassionate and understanding of their situations, especially since we hope for that same compassion and understanding when we get to that stage of life, tend to give them a pass on God's call to be his offering to the rest of his creation. We do that also because we forget that financial income is only one of our many resources.

What could be more valuable than 60 or 70 or 80 years of life experience? And what could be a greater gift to God than to pass on the wisdom gained through those years and experiences? One of the most generous gifts I have witnessed is time and talent given to mentoring another person. There is the older adult willing to be a mentor to a young adult, an older person volunteering to be a substitute grandparent for a family living at a distance from their roots, a retired professional offering his/her business acumen to someone starting into the thorny thicket of business practices and ethics. One's income in terms of dollars might be limited, but one's generosity in terms of life certainly need not be.

So how do we learn to be generous? Where does our image of generosity come from? From God, of course. When God created the universe, he didn't say, "Okay, that's done. Now I am off on a permanent vacation, and the universe will just have to take care of itself." God not only created the universe, God also became the steward of what he created. God told us to care for the earth, to "cultivate and keep" the Garden of Eden. But who "cultivates and keeps" us? God does. God is our steward. God stewards us by giving us everything we need to be fully alive.