

All In: #10 “FAQ” – Prov. 11:24-26

Dr. Matt Cassidy – 10/30/2011

Good morning. It is a great day here at Grace.

Let me start by saying that people fascinate me. I have been fascinated with people for thirty years. Somewhere along my life, I started looking at people. I started seeing the enormous power of choices and the consequences that choices have on the soul. I started studying people and looking at their choices and trying to learn from that. I looked at someone’s sense of humor and noticed that they always used it to encourage someone, to build someone up, usually at their self expense; it was self deprecating but it was encouraging to other people. I remember thinking – *Wow! Humor can do that. I think I should start using humor for that purpose.* I learned a lot from that.

I saw a woman who was strangled in bitterness. I don’t know what happened to her but there was some kind of switch that went off and it changed the nature of her soul. I thought – I cannot let bitterness rule me. I cannot let bitterness take root because of the power it has. You choose to be bitter and then bitterness chooses to maladapt the way you are.

Healthy Perspective of ‘Special Needs’ Folks

The reason I say that is because a number of years ago, I was caught off guard when I was working in the Student Ministry. We had a couple of students there who were by definition disabled. The reason I say it that way is because I am not so sure about it. The students both had Down Syndrome; as I would watch them in their decision making and the consequence on their souls, I had a lot to learn.

I don’t mean to diminish at all those of you who are caretakers of people with Down Syndrome. I don’t mean to diminish at all the cost and worry and the fear and just the patience. From my elemental experience with that, what I saw with this guy and gal, it was like they were Adam and Eve in many aspects of their lives. One was a display of affection that both of these students just couldn’t wait to show the people they loved verbally and physically how much they loved them. Whenever we had open mic, the young man would always come to the front mic and talk about his older brother and how much he loved his older brother. We all knew how much he loved his older brother. I would sit in the back and think: I wonder why I don’t do that? I wonder who is broken? What is wrong with me that I would not say that?

I saw a girl with some sort of disability and I can’t say it with a straight face because I was in a waiting room. She was holding her mother and she kept kissing her on the face and then stroking her arm and telling her how much she loved her. It was so beautiful.

One that was especially hurtful to me in a backwards kind of way was when these two students would worship God, they were so free. They were untethered by self-consciousness. They just were there. One folk singer says: They were speaking with the angels. This singer goes on: Just let them be. Don't ruin them with greed and anger and hate. They are speaking to the angels. These are special people.

My conclusion is this. I don't think they are farther from Eden than you and I. I think they are closer. I think we are more fallen, bent, demented, broken than these special people who God gives to us. I will go with this singer that maybe they can see things that we can't. Maybe they can speak to the angels and we should not ruin them with this world. It is like these people know how to keep score right. They see what is true and real and then respond to that without being distracted.

Radio Illustration

A vivid case in point was a movie that came out a few Christmases ago called "Radio". You might have seen it and I hope you did. It is a true story, based on this young man who grew up extremely impoverished. He just wanted to help because that was the kind of guy he was. He wanted to be on the football team; he became the water boy. As this movie progresses, you can see that he is a kid who is picked on, naturally, because of how mean people are. He is cared for by the coach. The punch line of the movie goes like this. The coach, speaking to everyone, says: We are not here to help Radio (the nickname of this young man). We are not here to teach Radio. We are here to learn from Radio. He is teaching us – don't you see?

If that is the flag they fly on their mast then the story progresses, Radio is beloved by the people of his school. For the first time in his life, he is going to have a Christmas where somebody gives us something – that is how poor he is. So the school gets together and they fill up a truck with Christmas gifts, to a boy who has never had much in his life. While this is unraveling, I am thinking: Oh no, here it comes. This is going to be a lesson for everyone to learn from. This is what Radio does with his Christmas gifts.

[video clip of Radio pushing a grocery cart full of wrapped gifts. He is going house to house, leaving one wrapped gift on each porch, often anonymously. A local policeman questions what he is doing and then the policeman is incorporated into the project by carrying more of the gifts for Radio in the police car and handing them out at each stop for Radio to place them on people's front porches.]

Here is a person who is unencumbered by greed. He is unfettered by a ball and chain of more and of selfishness. I am telling you – he is closer to Eden than you and I are. He can hear the angels. He speaks to them. That is what he does. He puts on his little St. Nicholas routine and goes door to door,

handing these gifts out. What does the policeman assume is happening here? Oh, he is stealing things. Of course, because that is the way this world works. But he is not really from this world, completely. He is delivering goods, not stealing goods.

All In: Surrendered to God's Lordship

In our series together, we are talking about being All In. The reason we are calling the series “All In” is because is our study of Jesus in His many lectures in the New Testament, especially in the book of John, the prevailing theme is Jesus saying: You need to be all in. You need to be completely, unequivocally surrendered to My lordship.

If you listen carefully, you can see that He is using many different motives for you and I to join Him completely and do whatever He says whenever He says to do it.

One of the first things He appeals to is – because it is true. I am King. – We just sang that. He holds the keys to hell. He is king of all people. So it is right to be *all in*. How could you be half in with a King. He owns us.

The second reason He appeals to our being *all in* is because He says: It is the only way it works. I set up the universe, Jesus is saying, and it is the only way it works.

Last week when Jeremiah was speaking about worrying and we get all contaminated with what is going on all around the world, there are a couple of verses where Jesus breaks the rhythm of things and says: So, how is it working, all that worrying? What did you get out of that? Did you get a moment of your life? The other models don't even work. So, just be *all in*.

Another reason that Jesus says to be *all in* – not just because He is King and it is true, and because it works – is that He swears by His name – I have come that you might have life and have it abundantly. It is an adventure, a roller coaster ride. It is a blast. You are supposed to be screaming on the way down. But you cannot ride the roller coaster unless you are all in. Have you tried to ride a roller coaster with one foot in and one foot out? It is not a pleasant experience that I can imagine. So Jesus is saying; No, just get in; put the strap down and let's go for a ride that we will talk about for eternal life. I came that you might have life and have it abundantly.

That is what we have been talking about and will continue to talk about next week. I can't wait for the power that Jesus releases in the power of love for His disciples. We look at that next week.

Frequently Asked Questions

Since we have spent four weeks on this idea of stewardship, I wanted to cover today frequently asked questions.

Stewardship is a word used in the Bible in the Old Testament and more in the New Testament. The word means to be a manager of someone else's stuff. A steward is a person who oversees and has a power of attorney over some other person's possessions. A property manager does not own the property but he or she just manages that real estate to be sure it is being well taken care of. So Jesus is saying – here is how I will know if you are all in. This is the practical exam – not the paper exam. How you deal with stewardship is the practical exam. After the days, we will all have a conversation with God. For example, where He says to me: Matt, what did you do with the education and all those experiences you had available to you? What did you do with your marriage? You were overseeing that. And the children that you have or could have had? What did you do with that? Did you make the very most of it? Did you consult Me on that? What did you do with the assets that I allowed you to have because of the education and because of the talents that I gave you? What did you do? Did you make it last, bringing some of that into heaven with you? Did you send some of it ahead?

Everyone of us is going to have a conversation with God about that. Some things will just be burned up because it was all about us. We will “suffer loss” as the Bible says.

So you are going to see in the life of Jesus when He is teaching, He says again and again and again and again and again – about our possessions. The reason He talks about our possessions is because it is the way we show whether or not we are living for heaven or whether we are living for right now; whether we are living for the King or whether we are living for ourselves. That is how it is. That is why He talks so much about it because talk and theory and your prayers – it is what are you doing with your choices?

We have talked about this for the last four weeks. What happens when we do that around here and we don't do it very often but I usually end up getting conversations in the lobby or through voice mail or through e-mail. People ask questions, wanting to know things like: Look, I am all in. Don't get me wrong. I just want to know how to play. Can we dribble this ball? Can we even use our hands? Is this like soccer? How do we play All In with our finances and stuff?

So today I am just going to blaze through about five questions, usually the top five questions I get. I have asked other people how they deal with their finances. So I am just getting back to you. It is a pretty

simple conversation. I won't have much time on each question; there is a fifteen minute answer. So we are going to fan through it rather quickly. I would be happy to talk to you at some other time further about it.

Question 1: How Much Should I Be Giving Regularly?

First question that usually shows up is: **How much should I be giving regularly out of the various incomes that I have?**

The first ten percent is in Long Term Investments. Long Term Investments from a biblical standpoint is 300 – 3,000 years. So that is what it means. The first ten percent is usually called a tithe and goes towards God. It is the first because you have to get to it early. I don't know if you have ever tried to give your last ten percent because there is nothing left. Look at these principles found in the Bible:

Proverbs 3:9 Honor the Lord with your wealth, with the first fruits of all your crops. First fruits means chronological order, the very first thing you do. It also means priority – the best of the stuff that you have. So in the Older Testament, it was the best sheep or goat or whatever it might be. It was always the best.

By the way, tithe means 10%; so you cannot tithe 2% because then you would be dosing or something. I don't know what the word would be but it is not the word tithe.

Usually what happens after that when I say: The Bible seems to say start somewhere around 10% towards God to His kingdom. They will ask: Isn't that kind of an Old Testament Israel thing? And I'm not Jewish.

That is a great question. The reason around here anyway the leadership of the church and the pastors all tithe to Grace Covenant Church first is because we look at the passages in the Bible and say: Wait. Is it really a Jewish thing? It is not. When you go to the Old Testament, 500 years before Moses was ever even walking on this planet, Abraham, because of God's help and he acknowledges that, ends up beating a confederation of five kings. When Abraham comes back after that war, he responds: Wow! That was a real God thing. Really? Is it? And he is talking to his priest named Melchizedek. Abraham says: I want to give 10% of the winnings of this war to God. So, before there is an Israel, Abraham gives 10%. So it is almost a standard that transcends cultures or time. (Genesis 14)

In Genesis 28, Jacob is begging God to keep him alive and says: God, if You keep me alive, if I end up back here alive and well, I will give You 10% of anything that I make. – Again, that is before Israel even happens.

The number one reason we go with 10% is not because it is Jewish but it is omni-cultural.

The second thing is and even in the Old Testament, the 10% is not the ceiling for giving but the floor of giving. It is where they start, not where they end. So if you look at the Old Testament and do the math [I warn you if you study this you are going to end up giving your last pair of socks away.] In the Old Testament when you study how much giving was required of them, it was close to about 37%. That was how they played it.

In the New Testament, one of the reasons I would say 10% at least applies is that the conversation is awkward if you say: Well, in the Old Testament it was 10%. The rebuttal is: Yeah, but that was the *least* that people gave. They didn't have the revelation that we have. They didn't have the level of forgiveness that we have. They didn't have the degree of hope that we have and the Holy Spirit – they just hoped some day for the Holy Spirit. Now that we have clear revelation, clearer than they had, certainty of forgiveness, and the Holy Spirit, we are supposed to give *less*? How could you do that? The principle in the New Testament is to give as God gave – and He didn't give 10%; He gave His Son. So I don't know how it could be less than 10%. So that is usually the principle that a lot of people go by. It is mostly a principle but a principle based on a lot of information and standards outside of various cultures.

By the way, a couple of principles and promises when it comes to this.

The first is a principle and it is in Proverbs.

Proverbs 11:24 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty.

Let me stop there and say: I could fill a whole evening with stories of men and women who give generously and they get. People who withhold obligations – and they call it generosity – and they are so poor. I cannot tell you how many men or women I have had conversations with – if you would just pay your child support, you would get a job. The reason you don't have money is because you don't pay your bills. That is what the Proverbs say. Another withholds unduly, but comes to poverty. – But look at the best part of verse 25.

Proverbs 11:25 A generous man will prosper; he who refreshes others will himself be refreshed.

This is just a principle of the way the universe works. If we could just hear the angels, like Radio can, we would know this to be true. This was written 3000 years ago. In the last ten years, there has been a fair amount of study on the neurology of happiness. [neurology – brain, things going off in your skull and why some people have it that makes them happy and why some people do not have it] You are not going to believe this. This verse has been verified by science to be true. God says: Thank you so much. I needed you to confirm that.

This is from the National Institute of Neurological Disorders and Stroke in Bethesda, Maryland, and the University of Virginia, doing completely different studies. This is from the medical journal.

“Brain scans by neuroscientists confirm that altruism (generosity) carries its own rewards. A team including Dr. Jorge Moll of the National Institutes of Health found that when a research subject was encouraged to think of giving money to a charity, parts of the brain lit up that are normally associated with selfish pleasures like eating or sex.

So there is a part of your brain that seems to trigger, when the light goes on, with eating and sex. In that light bulb is giving. Do you want to spend some time on this because I do.

“The implication is that we are hard-wired to be altruistic. To put it another way, it’s difficult for humans to be truly selfless, for generosity feels so good.”

So, let’s go back to the movie clip. Whose wiring is working right? Radio’s or ours? He looks at a truck full of gifts. We just say: Wow! I had a great year. – I think that part of our brain that we can find in an MRI, when that light bulb was supposed to be going off, it does not go off because it is being drowned – drunk on selfishness and greed. Guys like Radio don’t have that problem. They see a truck load of gifts and say: I have a shopping cart that is going to make a nice Santa’s sleigh for me. I will do my little Santa Claus routine.

That is just a principle.

But here is a promise which is to Israel but I swear it works for us. – This is right after Malachi got spanked by God [verbal explanation of what is going to happen to priests].

Malachi 3:8, 9 “Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You? In tithes and offerings.

So God spanks them. This is the carrot and the switch. God hits them with a switch by saying – You are stealing from God. The carrot is – This is God speaking :

Malachi 3:10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”

The name Lord Almighty is the name of God when He is flexing His muscles. Test Me on this and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

You don't see God daring people very often. But here it is in Malachi saying – Come on. Don't withhold that 10% from Me. If you do tithe, I am going to kick open the floodgates of heaven and you will be drowning in blessings. Come on.

So, that is why the first 10% goes to Him. That is the Long Term Investment.

The next 10% is Short Term Investment, which is 30 – 40 years, depending on how old you are. That is your retirement. All the financial guys will tell you to set apart 10% each year. In Proverbs, it says:

Proverbs 6:6 Go to the ant, you sluggard; consider its ways and be wise!

:7 It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

The ant does not have a captain or a financial investor and he saves in the summer for what is coming on in the winter. You could be as smart as an ant – right? Good. Do that.

So, it is 10% for God; 10% for our retirement.

Then it is 80% for Content Living. Living contently on the last 80%.

Here is the principle. Turn to Philippians 4, I want you to see it in your own Bibles. As I read this passage, I want you to be looking for a word that will be used two times. It will be the key to how Paul (the author) was able to be content. We are looking for how Paul became content.

Philippians 4:11, 12 Not that I speak from want; for I have *learned* to be content in whatever circumstances I am. I know how to get along with humble means [humble means to him means being in prison], and I also know how to live in prosperity; in any and every circumstance I have *learned* the secret of being filled and going hungry, both of having abundance and suffering need.

So what is the key word there? What helped Paul to become contented? He learned it. – I have learned to be content. This is St. Paul. It didn't happen automatically. He got hit by lightning but contentment did not come with that package. He had to learn to be content.

So we have to learn to stop somewhere in our lives. When have you bought your last house? When is “x” number of square feet enough? When is that neighborhood good enough? Because there is always going to be a bigger house, a prettier, up to date house, a better neighborhood. When do you say: This is it. We are done. We don't need any more or any better than this.

Do you know that? Can you be content at some point? Is there even a plan, an amount of retirement where you say: I have hit that and now I don't need to throw any more into that bucket. I am done. I am content with that level of "safety", which is a relative term.

Is there an income level where you say: This is crazy. They keep giving me a raise. Everything else I am going to start giving away. Who needs to make this kind of income? – Do you have that somewhere in your head? That is what Paul is talking about – learning to be content is that.

Question #2: What if you have an increase in salary?

The question that follows a lot of times with a fair amount of people is – What happens when you are 10% – 10% – 80% but you are still making more money. You don't need 80% of this new income to live on, because of sales or bonuses.

I called a number of people and asked what they do in this situation What does your family decide in this instance? A lot of them will just switch to the ratio of 15% - 15% - 70% (15% tithe; 15% retirement; 70% to live on). Some go to 25% - 15% - 60%.

John Wesley said: Make all you can. Give all you can. Save all you can. --- That is not a bad thing.

In addition is "Don't Do Dumb Debt". Let's all say that together.

Debt is going to wreck your ability to be generous. It keeps you from doing the first three. If you are content, you will not go into dumb debt.

But the Bible does not say that debt is wrong; it just says that dumb debt is wrong.

Proverbs 22:7 "The borrower is servant to the lender."

It says when you are in servitude to your debtor, you cannot be free. What does servitude mean? It means it is always that thing nagging at you. What happens is that if you are in too much debt, that debt is talking to you so loudly when you are trying to make decisions in the 10% - 10% part, it is overwhelming. You want to say: Shut up! Do you know how to say shut up to dumb debt? You pay it off. You get it down to a level which is manageable where it is not inflicting its wrath upon your objective to be generous.

See, a generous person is blessed by God – it says in Proverbs. Those who refresh others, they themselves will be refreshed.

That is what we are trying to do. At the end of the day in the summary of things, in the cloud of witnesses that we will all be performing in front of, these angels, the spirit world before us, we want to be able to say – We were generous people and that limited the lifestyle we had.

They might say: See that woman? She never had much but she gave it all, so much, and she was living by trusting God.

That is the way we want to live. At the end of the day, we just want to be able to say: Over the top. Not at our funeral. We don't care about what other people think. I am talking about the people who know God. Let Him say that about you.

Question 3: Where Should I Be Giving Tithes?

The next question usually comes up after 10% - 10% - 80% - Don't Do Dumb Debt. Where – where should I be giving this?

Here is what the Bible points to most of the time. It starts in the Old Testament when they are giving to the temple. In the New Testament, the 10% was given to the local church and that church distributed it to their missionaries and to their mercy ministries.

That is the standard we have around here. For our elders and pastors, we give here first, that whole 10%, because it is a Bible tradition. It is not stated anywhere but just happens in the book of Acts. It is descriptive; not necessarily prescriptive.

But here is another reason why we lean towards that. Other organizations outside of the local church are called para-church organizations: Young Life, Campus Crusade, Faith Comes by Hearing, Life Care pregnancy centers, colleges. Those are called para-churches. If you call them up, they will say on their own admission: Yes, we are a para-church. What that means is: para means “next to”; so they are next to a church. A paralegal is not a lawyer but they work next to the lawyer. They make the lawyer look good. A paramedic is not a medical doctor but they work next to a medical doctor, making that doctor look good. So a para-church is not a church but they work next to the church, making that church look good.

So if the church is the bride of Christ, and it is, then a para-church is a bridesmaid, standing next to the church. If we are the church, that is where you start, principally speaking, because that is the pattern in the Bible.

The local church is also where we do ministry. This is where you all, we all are doing ministry here to these people and those children and youth. Listen, this is a great church. If you go to a good church, it is easier to give your first 10% there because great things happen at a good church. This is a church that other churches send their people to for mentoring, for addiction issues, for marriage and family issues, for parenting instruction. This is a great place to be doing that.

I will tell you more later on but we have a lot of ministries that we just cannot get into third gear with and the single reason is because we don't have the resources. If the home church is doing well, then the para-church ministries generally can do even better. We can give to those.

Here is why. When you give to a local church, if we are looking at this from an investment stand point, then our pastors serve as investment portfolio managers. They run that part of the portfolio.

For example, Robin Wieber is in charge of the care and mercy ministry at Grace. I don't like caring for people and there is probably a better way of saying that. It is just complicated. What I mean particularly is that we have hundreds of homeless people and people in need coming to our door throughout the week. What Robin has done is set up a whole system to make sure the money we give is not taken advantage of, that our generosity is not abused. So he has forms they have to fill out so he can do double-checking. Then Robin did this; he put together a confederation of churches in all of north Austin so that we can all talk to each other and make sure no one is going from church to church to church and working the system. Because I have delegated my part of the portfolio to Robin, and I don't have to mess with it so that everyone wins that way, Robin can call someone into his office and say: *We have found out what you are up to here. There is something more important than your financial situation that I want to talk to you about. How could your soul be in a place that you would be lying to multiple churches just for money? Money seems important right now but why would you do that? Can we talk about that?* He knows how to have those conversations. He likes to have those conversations. Me, I like giving toward that portfolio.

Tom Sanchez is another great example. He is our investment broker for overseas investments. He is our missions pastor. One of the things he does is make sure that everybody is well cared for and accountable. I will say this is an ugly truth about the business but there are a lot of lazy people in ministry. Tom makes sure they are not part of our investment strategy. I am so glad that he makes those calls and has those conversations and I don't have to.

Your investment for other people and para-church organizations is an investment strategic for the kingdom of God – not for your roommate in college. If they are not doing their job, I don't think you should be giving them money just because you know them well. They might not be in the right place at the right time; they might not be the right fit. Do you see what I mean? For me, we will let Tom talk to them about that. I like delegating things sometimes.

Before we go on to the next one, some people have more money than the 10% - 10% - 80% - Don't Do Dumb Debt. They are doing the \$25% - 15% - 60%, for example, what do I do then? I called a bunch of people to find out. Some people, as their giving increases, they say: I'll give 12% to the local

church, 2% outside the church. Then I'll give 14% to the local church, 4% outside the church. – So they start with 10% tithe here and they increase both of these incrementally. That is the way one family was doing it. So they were giving 15% to the local church and then 5% outside of the church.

I called another guy up and asked him how he and his wife do this. They said: we give 10% to the local church absolutely first; then we just wait and see what happens. We let the letters stack up, especially around May when the kids go on mission trips, and then we pray over them.

Another guy said: Well, we give 10% to our church and then we look for other ways in the church to give. So we give 10% to the general local church fund and then 5% over here and 2% over there and then a bunch outside the local church.

I hope that is helpful. I know it is vague. But that is usually a question that comes up.

Question 4: Why Should I Give?

Real quick, four reasons why you should be generous. This is the outline that I worked out and the way most people work their way through generosity. This is the story of most people's lives. All four of these are in the Bible.

1. Obedience. Out of obedience – He is the King and I am the servant. He tells me what to do and I do what I am told. That is just the way it is. I am going to answer some day for how good a steward or property manager I was and I want to make sure that is a good conversation. That is how it starts. I just do it.

2. Pleases God. Then after a while, you end up pleasing God. You start doing it to please God. There is a Bible word for that – it is called glorifying God. That is the picture of all the angelic realm, demons and angels, -- it is like Job if you know how that story starts where they say: Have you seen my son, my servant Job? [or my servant Bill or Sarah] Look at how they are stewards. And God is pleased, glorified when creation looks at our lives and says: That guy has a King and that King runs the universe.

3. Good for your soul. The next thing that happens is you realize – this is good for my soul. I have literally become, been transformed into a giver. I don't know how that happened but I used to be a taker, always looking for angles to get what I want. Now I am looking for angles to give away as much as I can.

4. It's a game. Finally this one is that it is a game. Something snaps inside of people when they work through the first three and they say: That is it. It is good for my soul. I am obeying God. Then they look at this passage in Malachi again:

Malachi 3:30 “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”

God Almighty says – Try me on this. See what happens. If you give generously, the floodgates of heaven will open up and you will be showered with blessings so that you cannot contain them. – They look at that verse like it is a double dog dare from God himself. They start playing. Really, God? God says: Challenge accepted. At that point, giving is an adventure. I am telling you, there is a radio inside of you like Radio the movie and you are just trying to see if God is going to show up big like that.

What would happen if the people of Grace tithed 10%?

People often ask me; What is going on at Grace? What if we had 10% of people here giving who call Grace their home? Let me tell you what would happen – great stuff would happen. As I mentioned before, a lot of things are not happening because of that.

For example, a couple of our pastors have multiple job descriptions. John Patterson oversees our Small Groups Ministry, our Marriage Mentoring Ministry (one of the best in Central Texas), and for a hobby – not part of his job description – he oversees our Singles Ministry – because we are attracting so many singles that we needed somebody to put their finger in the dam. By the way, we are right in the middle of one of the highest density of singles in all of Texas, right here on this corner. John said “I an do that” because he lives in Elgin and he is doing these three jobs.

If you don’t know John, this is a picture of John. That is what he looks like. [power slide of a crying toddler]. I know, he is a little young for a pastor but you get the idea.

If everyone gave at 10% at Grace Covenant Church, John would be doing one ministry. We would have another pastor doing our Singles Ministry and taking advantage of our location here, maybe being able to do something we have not been able to do. We have tried this a couple of times but we need to hit it again.

Secondly, we would have a Marriage Mentoring Pastor who would expand the ministry that is being used by other churches in the city of Austin. What if we could do it in a bunch of other cities? What if one person spent all their time training marriage mentors in as many churches in Austin, maybe in Texas, maybe in the country? We could go national with this thing if they had time.

In additional to Singles and Marriage Mentoring, we would have someone who is just the Small Groups person, overseeing the connectivity of people, especially all these new people coming to our church. That is three pastors instead of one.

Ray Anderson, I don't know how many hats he wears. But he has a lot of job descriptions too.

We need to upgrade our buildings for the Children's Ministry. It would be great to pay down this debt because sometimes it nags us. That is what would happen – what if.

I have to tell you that it is my fault that you don't know about that. I am sorry. This stuff, this part is weird for me and I don't like doing --- 'if only Grace' because I don't want to inflict a heaviness on you and it is wrong. I should have been telling you this for months – that if we all gave here, oh gosh, what God could do. Please accept my apology and I hope you can forgive me for that. I will ask the elders to help me bring this up. It is always turning in my head but I just need to put words to it.

Question 5: How Do I Get There?

Last, how do I get there? How do I get to 10% - 10% - 80% - Don't do dumb debt?

1. **You have to have a plan.** If you fail to plan, you plan to fail. You have to figure something out.

When Melinda and I were dirt poor and we stayed out of any credit card situations, we had envelopes and we used cash from our little bitty pay checks. We put the cash into those envelopes. We first 10% went into that envelope and we took it to church before we could do much with it. We did not save any for the future; we were at 10% - 90%. We had 14 envelopes: food, clothing... But when the food envelope ran out, we didn't eat. It kept us trim in our wardrobes and was very effective in a lot of different ways. No one got a bloated stomach over that. We just had a plan and inflicted it on ourselves.

If you make more than you need, you need to be on a budget or you will fall victim to impulse buying, compulsive spending, boredom spending, status spending, or pouring too much into a hobby.

2. **Get help.** I haven't gone into very deeply proofs for my points for a couple of reasons.

First, it takes time to process the biblical view. A Bible study on the topic is better than a sermon series.

Secondly, the time is best spent today giving you the basics and pointing you to a more thorough application.

We have two experiences for you to get you on your way – to set you free – Good Sense and we are working on Crown Ministry. Good Sense is a one-day session with a counselor and a calculator. Crown Ministry is a thorough Bible study on the topic of Stewardship of all you have on loan from God.

But you need to ask for help and you need to get a plan initiated.

There it is – the ministry skill basics for generosity - the key to being generous.

10% - 10% - 80% - Don't do dumb debt. When do you start this?

I recommend starting this in junior high when you have baby sitting and mowing lawn jobs: 10% - 10% - 80% - Don't do dumb debt.

In High School when you have your first jobs: Quick, quick, get started in this discipline. 10% - 10% - 80% - Don't do dumb debt.

In College – I don't know –I would say tithe 10% of your money (not your parents or other sources of income).

But getting your career going, get started right away. You have your first sizeable income – don't do dumb debt. Do not spend it all on new tennis rackets and cars and stuff. 10% - 10% - 80% - Don't do dumb debt. Because you have a new job, you can get into dumb debt. You have the credentials then to do dumb debt; don't do it.

Then you get married and have combined incomes – no kids – what do you do? 10% - 10% - 80% - don't do dumb debt.

Then you have a couple of kids and you can share clothes with other people. Our kids wore your kids' clothes and they looked good in them. You don't have to have everything brand new if you are living in that 80%. But what do you do if you have a couple of kids? What kind of life do you live? 10% - 10% - 80% - don't do dumb debt.

Then the kids get a little older and you have to buy car insurance but you still living within your means doing 10% - 10% - 80% - don't do dumb debt.

When the kids are gone, that is fun. But don't go into dumb debt. Just do 10% - 10% - 80%.

Then when you retire, you just do 10% and then spend. You are living the dream now.

So that is how it is. I just want you to hear it again:

A man who gives, receives back from the Lord and prospers.

It is the way the universe rolls. If you just had the insight and understanding of people like Radio, if you could talk to the angels about this, if you could interview people who have gone before us and passed away, none of them would tell you they regretted doing anything but being generous.

So, what does it mean to be all in? It means to live like you are a steward of the King's stuff and you cannot wait to see Him again and say: You should have seen what I did on that one. I thought I was going to beat You on that giving on the final lap. Remember? Then your storehouse opened up and it flowed all over me. God, you are good, a gracious God.

Let's make a game out of this, friends. It is a fun way to live. It is what is called "the abundant life." I will speak from Jesus himself – I dare you to play.

Lord Jesus:

We would ask You to get our minds and our vision outside of this world and see things the way they truly are; that you would actualize our understanding of what is true and right and real; that maybe we would even be mentored and tutored by these people we call handicap but who see things clearly. Help us, Lord, to be the people You dream about when you think of us. Help us to be all in, to shed all the stuff that keeps holding us back. Lord, give the people who have a weight upon them with so much you have given them, that you would give them a sense of joy and excitement in their decisions on how to spend that money and where to give it and how to give it. Lord, we ask that You would bless us and bless us indeed that we might bless others. We pray this in Jesus' name.

Amen