Here we are in week three of our series on MONEY-]

If this is your first week with us, did you realize that the beep was there because the title of our series has a fake curse word in it?

Each of those symbols represents one of the messages we will share with you in the series. AND

The word we beeped was simply MONEY-

This week we look at the % sign which reminds us that Joy comes when we give freely... Let's start with a focus on this important truth- God loves you!!

- 1 John 3 (NLT)
- 3 See how very much our Father loves us, for he calls us his children, and that is what we are!

18 Dear children, let's not merely say that we love each other; let us show the truth by our actions.

Have you ever thought about what % of your income is generous to invest in the kingdom of God?

Two weeks ago Mike looked at the first symbol and showed us that \$ takes its correct place in our lives when our we believe that God is -The Ultimate Owner and Ultimate Giver

Last week I talked about debt and how God's desire is for us to discern what enough looks like. To believe that it is because He loves us that he has given us limits and to always be thankful.

When we live lives that with limits and gratitude, things that lead to debt no longer pull at us and call to us to make them our god.

Today we will learn the prayer that has helped me give freely-

I grew up in a church that taught me I was a steward not the owner of the resources God put in my hands. From childhood, I knew that my first belonged to God...

My time, talent and treasure were his.

I gave back 10% of the money God had placed in my hands.

Almost every month, our Pastor would take us to the Old Testament and the book of Malachi-

Breaking Covenant by Withholding Tithes

6 "I the Lord do not change....

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 there will not be room enough to store it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not drop

their fruit before it is ripe," says the Lord Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the Lord Almighty.

The tithe simply means 10%.

Jesus spoke about it-

Matthew 23

23 "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

I know there are some of you here today who have never heard that word before. Tithe....it means 10% and when Jesus talked about it- he said God cares so much about mercy, and faithfulness and Justice...but Jesus also said not to neglect being generous.

Since I was a young, I have brought a % of whatever resources God has given me back to Him. I wanted to invest in the things and people that God cares about.

But for some reason I thought God would never asked me to give more than 10%.

When I heard Bo say this simple prayer- what percentage of my income is generous to invest in the kingdom of God...

I realized, this was still a growth area for me. And that I can continue to become a person who gives freely.

How do we take steps to becoming people who continue to grow and Give freely?

As I said last week, a favorite Pastor of mine is Andy Stanley

I love his book "How to Be Rich."... in it he says most of us got rich a long time ago and nobody told us."

Have you ever thought of that before? most of us got rich a long time ago and nobody told us."

When Jesus was here, he told his followers to pray this bold, faith filled prayer...Give us this day our daily bread.. All through History and around the world today- this is a sincere, faith filled prayer. But like many of you, I have never had a day with no food... I was also never with out clothes. They may have not been in style, or fit right- but every day of my life I had clothes and food. Most of us got rich a long time ago and nobody told us."

We actually have enough clothes and food to be content.. Contentment is itself great wealth

God provides, but I forget. You and I are often how God provides...

When the church gives freely, we are God's hands and feet We show up and meet the needs people are praying for right now.

That is why we did the Blanket the Valley drive, and Harbor you gave hundreds of coats and blankets. I love being a part of a community that Gives Freely

Andy said the second reason he wrote How to BE rich was- He realized after studying scripture, that a lot of Christians are not very good at being rich.

He said- Then it dawned on me: Well of course they're not! Nobody has taught them how! "

That is why we want to teach clearly on what God says about money and giving and treasure

We looked at this verse last week and today we will look at a bit more of 1 Timothy 6:17-19

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

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¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Look at all those COMMANDS...not suggestions..

- 1. Don't be arrogant
- 2. Don't put your hope in wealth
- 3. PUT your hope in God
- 4. Realize He provides everything
- 5. Command them to do GOOD
- 6. Be RICH in good deeds

place your treasure where moth and rust don't destroy and thieves don't break in and steal...

Invest what God has given us...not because God needs out money, but because God knows life that is truly life is waiting for us.

Joy is found when we give freely

So What does percentage based giving look like?

We deal in percentages every single day.

I love Kohl's...and when I get the special 30% off I will often go there to shop...not often for 15%

It is why I love to coupon...I love to save more than 50%...

If I save 10% I am not usually too excited

It is funny that investing 10% or more in the kingdom of God can sound like so much, can't it? Where does your heart get excited to give?

The truth is everyone gives a percentage to God

For some it is 1 - 5- 10- 80...there are causes that you care about- God has wired you to love people and use your gifts for His glory.

Have you ever asked Him? What % of my income is generous to invest?

I think the first step is to

1. Pray - God help me invest in your kingdom.

What % is generous to INVEST?

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. **Matthew** 6:19-21

We know this is true....what is one thing you invested in that is now stolen, or rusted, or destroyed??

So pray that bold prayer and then-

2. Establish A Plan

What does your budget look like? What gets paid first? Do you have a budget??

My husband was impacted years ago by Robert Morris' Blessed life..Peace came over him when he allowed God to be the provider for our family.

He has seen the faithfulness of God as we Gave the first fruit

The first is God's... if you make 100 and give God 10, the ten dollars is not any 10, but the first The faith filled returning to God what He gave us in the first place..

So as my daughters have gone to work we have taught them that -When we receive moneyour first % is God's

The first check, or bill you pay should be to Him.

Maybe you never heard this before- that is why we want to teach it.

Maybe you have heard this before and you don't agree.

That is ok- Ask God what % is generous for you-

And keep asking...and whatever you decide – Have the courage to take a step of faith and Give to Him first....

I have taught my girl to give 10% because I want them to long for the kingdom of God to increase-

It is where they are investing their time and treasure.

My oldest Elizabeth said last week that Investing in the Kingdom of God is like the Whitman poem...

God's Kingdom continues to advance – AND WE GET TO CONTRIBUTE A VERSE

I love to talk about Giving freely-because I know God is faithful.

I learned it from my mom

If you want to guard against the side effects of wealth, you can't evaluate your giving in terms of dollars.

Percentages give you a much better reflection of whether you have control of your money or your money has control of you.

That is why Jesus pointed out the woman who gave 2 mites, less than a penny in value- but a huge % of what she owned.

So what percentage should you give?

Ask God- and if you do not know what He is saying-Start with 10 percent because the Bible writers have a lot to say about the tithe, which means, "tenth."

Andy Stanley says-

For some people, that sounds extremely uncomfortable. But so is a colonoscopy, and those save countless lives. It just depends on how badly you want to protect yourself from the side effects of wealth.

Do we want to protect ourselves from the side effects of wealth?

Remember giving is not a way to be "good."

It's a preventative step to keep the LOVE of money from ruling in our hearts.... REPEAT!! Giving is..

The most important thing is to start somewhere. Maybe it's 1 percent. But make it the first thing you give...

Everyone needs a plan. What does yours look like?

Do you want to keep yourself from loving the things of this world more than the kingdom of God...then ask God for His power to help you invest in His kingdom.

Each week as you walk by our Café, I hope it is a reminder to continue to invest in the God has created you in advance to care about!

Generosity, giving our time or money, won't happen unless you make it a priority.

As God calls you to be generous and you make it a priority, ask Him to show you people you can be generous to...

I asked God to show me, and My eyes opened and I started to see all kinds of ways I can bless others, and invest in the kingdom rather than spend on things that will soon be worth nothing.

I once read about a man who keeps 20 dollar bills in his pocket and gives them to people that God nudges His spirit to give the money to. The man simply tells them "someone wanted me to give you this..."

I can still remember the first person I gave money to when I was trying to be aware...(Story Piano teacher..MW Smith)

But did you hear the words I spoke a few minutes ago We do not give to be good.

God loves us so much- Our identity is not what we own or what we give away- it is this ...we are loved and forgiven.

Giving freely is only possible when we believe- there is nothing we can do that can ever come close to what Jesus did for us...

IJOHN 3:1

This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters.

What does that look like for you? Only God knows, so ask Him,..

When you give lives truly do change.

¹⁷ If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? ¹⁸ Dear children, let us not love with words or speech but with actions and in truth. **1 John 3:16-18**

When you take everything Jesus taught about being generous and distill it down, these three steps give us a picture of what it looks like to be generous

We pray and seek first the kingdom of God.

We ask God what % is generous for me to invest in the kingdom, and then ask for the courage to give freely

And finally, for lasting change to happen in our heart and lives - generosity needs to be progressive.

To be progressive simply means that over time you raise the percentage.

As your financial situation changes and you take steps of faith, change your giving percentage along with it.

When you make that initial adjustment to giving 1, 2, 5, or 10 percent, it becomes comfortable. If you've been giving the same percentage for most of your life, consider raising it.

Not because Mike or John or I tell you to- ask God....listen to him...know that joy comes when we give freely...

Giving has an Eternal impact

Background

In 1996, Brent Storms was looking for a ministry while he attended Gordon-Conwell Seminary. At the same time, Bedford Christian Church was considering closing its doors. How did this student and this church find each other and create something new? After watching the successful plant of Crossway Christian Church in Nashua, NH, the leaders at Bedford Christian realized their church was not evangelistically effective in its community. Their building, a huge house with a worship area added later, was tucked away on a historic street of other old houses. Although it was a spiritual "home" for members, only 30 or 40 people attended services each Sunday.

The church faced little financial pressure—just a small mortgage and maintenance costs—and could have lasted another 20 years doing what it had always done. **But its members** wanted to be part of something bigger than preserving the past and the status quo.

Brent Storms became the interim minister during the transition.

"My six-month interim time turned into a two-year ministry," Storms says. "They eventually asked me to lead the closure of their current church and the re-launch of a new congregation."

But Storms was not alone in providing leadership. Glen Barton, one of the founding members of the church and one of its first ministers, served as an elder. He was also a key leader in the transition.

"We required a congregational vote to move forward with closing the church and changing the bylaws," Storms says. "Glen stood up and said, 'This is hard, but it's the right thing to do.' He loved this church and had poured his life into it. I have so much respect for his sacrificial leadership at a crucial time."

Legacy

The church sold its building to a Korean Presbyterian Church, gave away 20% of the proceeds to the missions they supported, and held a memorial service for Bedford Christian Church.

After this time of celebrating and honoring the past, a core group began dreaming about the future. They planned to start a new church eight miles from the previous location, in a densely-populated area with big opportunities. Over several months the team solidified its vision, hired a staff, found a meeting place, and began marketing the new congregation.

Almost exactly one year after closing Bedford Christian, Harbor of Hope Christian Church was launched in Lowell, MA.

Harbor of Hope has also helped to start other churches, including Discovery Christian Church in Pittsburgh and a Cambodian Christian church in Lowell.

"This isn't a story of Orchard Group telling a church to make a change or of a church running out of money," Storms says.

"This is a church that saw an opportunity to do better and together decided to courageously make the leap."

Matthew 16:25-26The Message (MSG)

24-26 Then Jesus went to work on his disciples. "Anyone who intends to come with me has to let me lead. You're not in the driver's seat; I am.

So *pray*- ask God what He is asking you to do?

Give the first *percentage* that God tells you to give...freely and with joy invest it in His kingdom.

If you don't know how to listen and hear God speak, then start with 10%...

Make it a priority- even if it is not easy...

Embrace the limits God has put in place..

If you have asked Jesus to be the LORD of your life

KING of Kings, ruler of all

Make investing in the kingdom of God your next step.

If you call Harbor home- we are asking you to invest your gifts in his kingdom...

Your time and talent. and your money to help PFTWBTG.

For some of us, God is beginning to draw you to Him and His great love. Know that we would love to connect with you and talk to you about Jesus .

Mathew 16:26

Follow me and I'll show you how. Self-help is no help at all. Self-sacrifice is the way, my way, to finding yourself, your true self.

There is nothing you can do to make Him love you more Giving Freely is a response to the love of God, not a way to earn God's love...we can't earn it ...it is a gift.

He does not love us because we give, we give because He loves us...repeat

I want to end today with words from 1st John that started our day

Let them wash over you Believe That Jesus loves you

Then listen and do what Jesus asks you to do. If you do not have a Bible, they are the blue books in the back. Take one on the way out, it is a gift

But I encourage everyone, take a few minutes this week and read I JOHN 3..one of the little books at the very back of the bible.

I will read a few verses, but I encourage us all to read all of I John 3 this week and ask God what He would like your next step to be...

- 1 John 3New Living Translation (NLT)
- 3 See how very much our Father loves us, for he calls us his children, and that is what we are!

11 This is the message you have heard from the beginning: We should love one another.
16 We know what real love is because Jesus gave up his life for us. So we also ought to give up our lives for our brothers and sisters. 17 If someone has enough money to live well and sees a brother or sister in need but shows no compassion—how can God's love be in that person?

Joy comes when we give freely- Let's go out this week and look for ways to be people who Love like Jesus- and Give freely.

18 Dear children, let's not merely say that we love each other; let us show the truth by our actions