

# “Five Practices of Fruitful Congregations: #5 Extravagant Generosity”

Exodus 36:2-7; 2 Corinthians 8:1-5 <sup>1</sup>

Terri and Charles both had high-income, professional careers. They earned plenty. “But we lived in constant fear,” Terri said. “We were afraid of the bills, the debts, the banks. We were scared of what would happen if one of us became sick. We were afraid of the shame of bankruptcy. We were afraid of what others would think if we downsized our house or traded in our cars or stopped doing the things everyone else was doing. We were afraid our teenagers would find out how precarious our situation was. And we didn’t talk about it for fear our marriage couldn’t withstand the stress”

Charles agreed: “We were living a lie. We had a big beautiful house, two cars, a boat, and everyone thought we were so happy. But underneath we were stressed out, arguing all the time about money, in debt over our heads, and we felt miserable. We were strangling.”<sup>2</sup>

Another couple, Matt and Keri, felt good about the amount of their gifts to their church and believed that they were giving more generously than most couples their age. But when they did the math after Consecration Sunday, Matt and Keri discovered that they were actually giving less than 2 percent of their annual income to God’s purposes through the church.

Even though they prayerfully studied the biblical roots and practices that supported tithing, giving 10 percent seemed way too much to expect.<sup>3</sup> They had a mortgage, car payments, college savings, and retirement plans to think about. They never had money left over at the end of the month. How could they *possibly* tithe?<sup>4</sup>

United Methodist Bishop Robert Schnase’s fifth and final Practice of Fruitful Congregations is Extravagant Generosity. “To tithe,” he wrote, “means to give a tenth, and involves returning to God ten percent of income. It’s simple, concise, and consistent. Write down your income for the month, move the decimal place over one place, and write a check to the church for the amount you see. Do it first thing when you are paid, and you discover that the practice dials down appetites, reshapes priorities, and that all other expenses, needs, and savings will readjust. What could be easier?”<sup>5</sup>

Well, while tithing isn’t complicated in principle, it’s almost always challenging in practice. Even so, ancient Israel practiced the tithe, the early church practiced the tithe, and so have Christians in every generation since. Bishop Schnase noted that “The people whom we admire and respect for their generous spirits, spiritual wisdom, and deep-heartedness have invariably practiced giving in such an extravagant manner that it has reshaped them.”<sup>6</sup>

“Tithing provides a consistent and universal baseline,” he continued, “a theologically and biblically faithful standard that is nominal enough to allow people of nearly any income to meet without imposing great hardship and yet large enough to stretch us and to cause us to do the necessary reordering of our priorities that spiritually reconfigures our values. . . . Our giving becomes a way of putting God first, an outward sign of an inner spiritual alignment.”<sup>7</sup>

---

<sup>1</sup> A sermon by Dr. David C. Stancil, delivered at the Columbia Baptist Fellowship of Columbia, Maryland on June 29, 2014.

<sup>2</sup> Robert Schnase, *Five Practices of Fruitful Living* (Nashville: Abingdon Press, 2010), pp. 115-116.

<sup>3</sup> See Malachi 3:10.

<sup>4</sup> Robert Schnase, *Five Practices of Fruitful Congregations* (Nashville: Abingdon Press, 2007), p. 104.

<sup>5</sup> *Living*, p. 129.

<sup>6</sup> *Living*, p. 129.

<sup>7</sup> *Living*, p. 130.

**“Tithing is not merely a financial decision; it is a life choice that rearranges all the furniture of our interior lives. That’s why we do it. . . . Tithing is not merely about what God wants us to *do*, but about the kind of person God wants us to *become*.”<sup>8</sup>**

If you have your Bible, I invite you to turn with me to Exodus 36, where we find one of the first examples of Extravagant Generosity in the Bible. This part of Exodus describes the beginning of the work on the Tabernacle in the wilderness, the precursor to the Temple that would later be built in Jerusalem. The requirements for gold, silver, bronze, cloth, leather, olive oil, and gem stones of various kinds were quite extensive, and Moses asked the people to bring offerings of these things for the artisans to use in constructing the Tabernacle. Follow along with me as I begin reading at Exodus 36:2 . . . .

*Then Moses summoned Bezalel and Oholiab and every skilled person to whom the LORD had given ability and who was willing to come and do the work. They received from Moses all the offerings the Israelites had brought to carry out the work of constructing the sanctuary. And the people continued to bring freewill offerings morning after morning. So all the skilled workers who were doing all the work on the sanctuary left what they were doing and said to Moses, “The people are bringing more than enough for doing the work the LORD commanded to be done.”*

*Then Moses gave an order and they sent this word throughout the camp: “No man or woman is to make anything else as an offering for the sanctuary.” And so the people were restrained from bringing more, because what they already had was more than enough to do all the work (Exodus 36:2-7).*

The same kind of thing happened more than once in the New Testament. For example, when a great famine overtook the believers in Judea, Paul collected a benevolent offering for the church in Jerusalem from the Gentile churches he had founded all around the eastern Mediterranean. In writing about this offering to the church in Corinth, Paul said this about what the churches in Macedonia had already done: *“And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord’s people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us” (2 Corinthians 8:1-5).*

You’ve heard me quote my friend, David Garland, Dean of Baylor’s Truett Seminary, in his summary of the general American approach to wealth: “Get all you can; can all you get; and sit on the can.” David may have gotten the idea for that from one of John Wesley’s admonitions to the early Methodists in the tract, *The Use of Money*, written in 1744, where Wesley taught Methodists to “Gain all you can, save all you can, and give all you can.”

Wesley was afraid that “the frugality of the early Methodists would lead to levels of wealth that would distract them from their growth in faithful living,”<sup>9</sup> and there’s actually quite a bit of evidence that people do tend to become less generous as they become wealthier.<sup>10</sup> Bishop Schnase cited a survey that asked people with different incomes “How much more income would it take for you to be happy?” noting that the answers were surprisingly consistent. People of every income level answered that a twenty percent increase in their income would be just the thing.

---

<sup>8</sup> *Living*, p. 131.

<sup>9</sup> *Congregations*, pp. 111-112.

<sup>10</sup> *Congregations*, p. 132.

“In other words,” he wrote, “people who earn 20 percent less than we do think they will be happy if they can earn what we earn. So why do *we* feel discontent with what we have? Happiness based on possession causes people to pursue a receding goal, leaving them dissatisfied, wanting more, and never able to satiate their desires.”<sup>11</sup>

“At root,” he noted, “these are spiritual problems, not merely financial planning issues. They reveal value systems that are spiritually corrosive and that lead to continuing discontent, discouragement, and unhappiness. We can never earn enough to be happy when we believe that satisfaction, self-definition, and meaning derive principally from possessions, and we can never trust our sense of self-worth when it rests on treasures that are material and temporal.

“A philosophy based principally upon materialism, acquisition, and possessions is not sufficient to live by or to die by. At some point, followers of Jesus must decide whether they will listen to the wisdom of the world or to the wisdom of God.”<sup>12</sup>

Another fact that surfaces consistently in research is that once our basic needs are met, **there is no correlation between higher income and increased happiness;**<sup>13</sup> **but there is a strong relationship between generosity and joy.**<sup>14</sup> Bishop Schnase noted that “*Extravagant* does not correspond with giving that is merely dutiful, required, burdensome, mandated, or simply doing one’s part. *Extravagant* denotes a style and attitude of giving that is unexpectedly joyous, without predetermined limits, from the heart, extraordinary, over-the-top, and propelled by great passion. *Extravagant* is the generosity seen in those who appreciate the beauty of giving, the awe and joy of making a difference for the purposes of Christ. **Extravagant Generosity is giving to God as God has given to us.**”<sup>15</sup>

“Giving generously reprioritizes [our] lives and helps [us] distinguish what is lasting, eternal, and of infinite value from what is temporary, illusory, and untrustworthy.”<sup>16</sup> “The practice of Extravagant Generosity stretches us to offer our utmost and highest to God rather than to give in a manner that is haphazard . . . mediocre, or mechanical.

“People who practice Extravagant Generosity give with unexpected liberality; they make giving a first priority . . . Giving changes their lives. . . . The two coins dropped in the treasury from the hands of the poor widow, noticed by Jesus and recorded for all time as a model of Extravagant Generosity, forever reminds us that there is always a way.”<sup>17</sup>

After praying through many such things as these, Matt and Keri decided to increase their giving by almost half, to 3 percent the next year. Giving 4 percent the year after that required rethinking their spending habits. They looked at their spending patterns, such as how frequently they bought fast-food rather than eating together at home, the number of years they drove cars before replacing them, and the kinds of entertainment they did together as a family. This level of giving caused them to look at other financial matters, including their saving and investing. They made subtle, positive changes in their lifestyle. They kept growing in their giving as a proportion of income.<sup>18</sup>

---

<sup>11</sup> *Congregations*, pp. 113-114.

<sup>12</sup> *Congregations*, p. 114.

<sup>13</sup> For example, [www.time.com/time/magazine/article/0,9171,2019628,00.html](http://www.time.com/time/magazine/article/0,9171,2019628,00.html).

<sup>14</sup> *Living*, p. 132.

<sup>15</sup> *Living*, p. 133.

<sup>16</sup> *Congregations*, p. 114.

<sup>17</sup> *Living*, p. 133.

<sup>18</sup> *Congregations*, pp. 104-105.

Now, five years later, Keri and Matt have been tithing for over a year. Keri notes that tithing has forced the two of them to think more carefully about their use of money and how all they receive has been entrusted to them by God. Tithing has caused them to spend money more wisely, with less waste and fewer superfluous or impulse purchases. Now they look at their money as if each dollar has a mission. They see it as their job to ensure that the money they steward fulfills purposes consistent with their being followers of Christ.

Keri notes that tithing has broken the sense of panic, worry, desperation, and fear that had driven many of their financial decisions in the past. Matt points out that their commitment to tithe has forced significant discussions about their goals and values as a family that they would never have had otherwise, and that the many conversations they've had about priorities, spending habits, saving patterns, and the handling of debt have enriched their relationship immeasurably. The knowledge that they can willingly give away 10 percent of their income relieves their hopelessness about their financial situation. **By giving more, they worry less.**<sup>19</sup>

Similarly, Terri and Charles decided that the life they were living was not God's purpose for their family, and they sold their house and moved to a more modest neighborhood. They sold their high-payment cars and bought used ones. They cancelled credit cards.

Like a team on a mission, their family dialed back expenses. They ate at home, repaired things themselves, and planned modest vacations. They spent more time talking together as a family. They made changes to their lifestyle that allowed them to pay off debt, save money, and give more. Charles noted that **"A year ago, we never imagined that we could feel the peace we feel today. It seemed totally beyond reach."**

As he finished his story, Charles pulled out their pledge card for the upcoming Consecration Sunday, handed it to Bishop Schnase, who was then their Pastor, and said, "Pastor, this isn't huge, but it represents two percent of our income for this next year. Our whole family is committed to watching that number grow year by year. All of us have signed the card, and when we put it in on Sunday we'll be renewing our commitment to God and to each other as a family. **Giving [to God] has become a gift to us.**"<sup>20</sup>

That same transformation is available to us as well. When you and I get sufficiently free from our materialistic culture to really understand God's call to Extravagant Generosity, we discover that **God's instructions about stewardship are not intended to take something from us, but rather to give something to us**—an eternal treasure that moths and vermin cannot destroy and that thieves cannot break in and steal (Matthew 6:19-21). As missionary martyr Jim Elliot famously wrote in his journal for October 28, 1949, **"He is no fool who gives what he cannot keep to gain that which he cannot lose."**<sup>21</sup>

*And that was God's purpose, all along.*

---

<sup>19</sup> *Congregations*, pp. 105-106.

<sup>20</sup> *Living*, p. 116.

<sup>21</sup> [http://en.wikipedia.org/wiki/Jim\\_Elliot](http://en.wikipedia.org/wiki/Jim_Elliot)