This week I asked CHAT-GPT, "What is the topic people least want to hear about at church?" People don't want to hear about hell. People don't want to hear about sin. But more than any other topic, people don't want to hear about money. The problem is there are over 2,000 verses about money in the Bible and Jesus talked more about money than he did every other topic besides the kingdom of God. Sixteen of his forty parables include references to money—how we give it, how we invest it, what we do with it. There is simply no way to be a Jesus-centered, Bible-teaching church without teaching on money.

But speaking about money and generosity isn't only something a preacher has to do out of integrity to God's word; it's about commitment to spiritual formation. I want to see every person in this church mature into the image of Jesus, to become more and more like Christ in every area of their lives: in their thinking, in their marriages, in raising children, in friendships, in work. As a church, we want you to become like Jesus in every area of your life, and that includes finances and your approach to generosity. I love how Howard Dayton has said it: "Giving is not God's way of raising money; giving is God's way of raising disciples." God wants you to become like his Son. God wants you to look, live, and love like Jesus. Jesus was the most generous man who ever lived, giving his very life for our salvation. There is no way we can become more like Jesus and grow as disciples without maturing in our generosity.

Sometimes we pretend that there is another way. We pretend we can be mature and be devoted in our faith, while not trusting and obeying God with our money. This is a tale as old as time. The Knights Templar were one of the most elite fighting forces of the Middle Ages. According to legend, when the soldiers were baptized, they left their right hand out of the water. It was their symbolic way of saying, "I'll follow Jesus in every area of life, but there may be things I do with my sword, there may be things I do in battle, that God would not like." So they left their fighting arm out of the water. How many Christians today, how many people in our church, have said they are totally surrendered to God, but for one reason or another left their bank account and their wallet out of the water and said, "God, I am going to trust you in everything else, but when it comes to money, I'm still in charge." I know deep down, no one here wants to do that. We want to be the sort of people who say to God, "My entire life is surrendered to you. Every area, even when the areas that are hard, even when it's costly. It's all yours."

When it comes to finances and giving, sometimes people ask: "Why do God and the church focus so much on money?" Here's what we need to know: God isn't obsessed with your money; he's obsessed with your heart. God knows he will never have first place in your heart until he has first place with your money. That's really the heart behind this series. In Matthew 6:21, Jesus said, "Where your treasure is, there your heart will be also." Our hearts follow our finances. If we want hearts fully devoted to God, we must have a worshipful approach to our resources. That's why today's message is about generosity as worship.

King David left us a wonderful example of this. In 2 Samuel 24, the Bible describes a horrific plague spreading throughout Israel. We are told it went from Dan to Beersheba. [View the online sermon to see a map of the region.] The plague was moving like wildfire from the north to the south, and in only a few days 70,000 people lost their lives. When the plague came to this point, right before it hit the capital, David called out to God and pleaded for mercy. He asked God to take his life and spare the people. God said that in his mercy he would stop the plague, but David needed to offer a sacrifice first. God told David where to go. God said, "Go to the property of a man named Araunah and build an altar on his land. If you do, the plague will end." David stopped everything he was doing and headed straight there.

That's where we'll pick up the story. 2 Samuel 24:20-24

When Araunah looked and saw the king and his officials coming toward him, he went out and bowed down before the king with his face to the ground. Araunah said, "Why has my lord the king come to his servant?" (This was an unexpected visit from the most famous and most powerful man in the country, so Araunah was curious about what prompted this.) "To buy your threshing floor," David answered, "so I can build an altar to the Lord, that the plague on the people may be stopped." (David is saying God told him to go there, so he went, and that that the suffering would come to an end when he offered the sacrifice.) Araunah said to David, "Let my lord the king take whatever he wishes and offer it up. Here are oxen for the burnt offering, and here are threshing sledges and ox yokes for the wood. Your Majesty, Araunah gives all this to the king." (This man looked at the King and says, "My land is yours, the wood on my property is yours, the cattle on my farm is yours—I freely give these things to you as a gift!") But the king replied to Araunah, "No, I insist on paying you for it. I will not sacrifice to the Lord my God burnt offerings that cost me nothing." (2 Samuel 24:20-24)

Those are the words that I want to encourage all of us to hold onto and reflect deeply on. David had the chance to get the land and the wood and the oxen for free, Araunah wanted to give them to him. But David wasn't looking for a pathway to worship God that didn't involve sacrifice. David wasn't looking for a way to get by with giving the least possible amount. He said: "I will not sacrifice to the Lord my God burnt offerings that cost me nothing." David had many flaws, but this is part of what made him a man after God's own heart: he wanted to worship God, even at great personal cost. So the question comes back on us: are we looking for ways to worship God where we give the lowest possible amount, or are we looking for ways to worship God where we gladly give whatever he asks?

I have two good friends at this church named Sam and Nick. God has taken these guys on a very encouraging journey when it comes to trusting him with their finances and worshiping him in this area of their lives. I've asked them to join me on stage and share part of their stories with us. Please welcome Sam Southworth and Nick Bell.

[Watch the online sermon to see the interview with Sam and Nick. After brief introductions, Dan talked to Sam about his response six years ago to a challenge by the church to increase giving to help the church eliminate debt and increase outreach. Nick talked about how God challenged him with giving, and about his sister-in-law's baptism during the Easter services this year. Their stories emphasize that when we give to the Creek, we are giving to a place that changes lives and helps people come to know Jesus, along with their children and other family members. Finally, they gave encouragement to people for whom giving will be a stretch or a new challenge.]

I asked those two guys to share for several reasons. They were both baptized at this church. They are raising their children at this church. They are both single-income families, so it's not like extra giving comes without cost for them. But one of the main reasons I asked them to come on stage is because they are men. Study after study shows that women are significantly more likely to trust God with their money than men. It's men, it's husbands, who are statistically far more reluctant. I know there are reasons for that. Men feel the weight of providing for their family. Men feel the obligation to make sure the household's needs are provided. I want to speak specifically to the men in the room today: the number one thing your family needs from you, the number one thing your wife needs from you, the number one thing your children need from you, is to see your heart fully devoted to God. The greatest gift any man can give his family is a life that is fully surrendered to Jesus. If you are a Christian man, you lose integrity in your house if you say with your words that you love and trust God, but don't show it with your actions in this area. Psalm 37:25 says, "I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread." This is not a health-wealth, prosperity verse. This is simply one of a hundred biblical passages that remind us that God looks after and honors those who trust him. Generosity is worship.

I am excited to let you know about big things happening at The Creek. This is what attendance trends have looked like at The Creek the last few years. [View the online sermon to see graphics showing attendance growth since 2021.] By God's grace, the growth isn't just in here, it's with our children and students, too. While this is great and we are thankful for it, with 15-20% growth year over year, we have been running out of space. On 35 out of the 43 weekends of this year, we've had to turn kids away from their room in the children's ministry because we are out of space. Every weekend that isn't a holiday or summer weekend, our children's staff has to say, "We're sorry, we are out of room." We don't want to have those conversations any more. We've also had several weekends out of the year where this worship center is at max capacity and we have to go to auxiliary seating. For most of this year, our facilities have caused us to hit a lid on how many people we can reach and serve. So we've been spending a lot of time thinking and praying about how to facilitate all of this growth, and how we can make room for more people. It comes down to five key areas.

- Update the children's ministry space.
- Expand the student ministry space.
- Remodel the adult worship center.
- Repair infrastructure.
- Build a family play center.

Making these investments will take the lid off our church and allow us, with our two weekly services, to reach more than 1,000 additional people. The overall cost for these projects combined is a little more than \$4.4 million. The good news is, as a church, we are completely debt free and have \$1.2 million ready to deploy to these opportunities. That means that as a church, we are hoping for an increased generosity, at the end of this year, and for the next few years, that will allow us to accomplish each of these objectives. My sincere and genuine appeal to you is to consider what you and your family might want to do to make room for more.

One of my favorite stories about giving in the Bible is in Exodus. In Exodus, right after God brings his people out of captivity, he shows them a picture of a tabernacle, a tent that they could build and keep in the very center of their community, where his presence would come down and meet with them. It would be a place for them to come and worship God. To build it, they needed generosity from the people. God told Moses to ask the people to give a little extra. It wasn't, "Give because you have to," but, "Give more if you truly want to." People kept giving and giving and giving. In fact, Exodus 36:5 says, "The people (brought) more than enough for doing the work the Lord commanded to be done." They had gold, silver, bronze, leather, gems and other precious stones—a super abundance of everything needed. "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 26:6-7). Come on now! Did you see that? The people had to be restrained from bringing more! They were giving so much the people had to be asked to stop. When I was young, I was at a church where they were taking up an offering, They passed the plate, they counted the offering, but there wasn't enough, so they passed it again. Not a great feeling. That's not what happened here. People weren't asked to give more; they were stopped from giving more. A radical spirit of generosity overwhelmed the community. They looked at their money and their resources as a way of worshiping God, so they gladly gave whatever they could!

We're not building the tabernacle, we are simply improving, upgrading and expanding our church. But this is the place where people come to meet God and worship him. Look at this list of names. [View the online sermon to see the screens full of names.] Do you know what these names represent? Everyone who has been baptized at this church so far this year. When you give, you are changing lives. Look at this

picture, also. [View the online sermon to see a photo of last week's family dedication.] We did family dedication last week. In both services, about twenty families total stood on this stage and committed to raising their kids to know and follow Jesus all the days of their lives. We pledged as a church to support and encourage them in their efforts. When we give, we are putting our money where our mouths are. We are investing into the facilities, the spaces, and the technology that will be used to teach these kids about Jesus. That is what this is all for!

What does it look like to trust God with our money, to grow in generosity? It all depends on the situation you are in right now. Over the last two years, our church has grown by over 800 people. That's incredible. But even though our church has grown by over 800 people, about 40%, our giving has stayed exactly the same. We've had 40% growth in attendance but zero growth in giving. I think this is the perfect opportunity not only to teach about what the Bible says about giving and some wonderful things that increased giving will go toward, this is a chance to challenge us as a church in our worship and trust of God in this specific area. Let me offer the challenge to our specific groups.

First, for those who aren't giving anything, begin giving. If this is an area where you have not yet been trusting and honoring God, where you have been keeping your bank account out of the water, start today! Listen to these words from Jesus in Acts 20:35, "It is more blessed to give than to receive." Take Jesus at his word and trust him! Let me make it really practical. Pick a number—say 2% or 5%—and try that for the next three months. Get in on the joy of generosity, especially during the most generous time of the year.

For those who are giving, begin tithing. Giving God something is an important step, but trusting him with a full tithe, which means 10% of your income, is the command throughout the Old Testament and the baseline expectation for giving in the New Testament. And tithe to your church. In Malachi 3:10 God says, "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." The storehouse was the center for worship in the community; it's what the local church is today. The challenge is to bring a whole tithe to the church. The truth is, when it comes to money, some of us have been tipping God and feeling good about it. Don't treat him like a server. He's not your server; he's your king. Look in the Bible—God doesn't ask for a tip to go out to whoever you want it to; he asks for a tithe to be brought into his storehouse. He says if you trust him, you will see blessings in your life. The truth is, that all the needs of our church would be met in less than a year if all God's people just took this step. We don't plan on doing a sweeping capital campaign to raise money for the projects we hope to undertake. We are asking people to begin stepping into biblical stewardship. If we had everyone here, we'd have more than we need!

I want to give one more challenge: For those who are tithing, grow in generosity. This was the place Keren and I were when we got married. Each of us had learned from a young age to tithe. We gave 10% to the church, no matter what, and then we would give a few percent to other things in addition to that, our offering of support to missionaries and orphan care overseas. This is where we began in marriage. But tithing is the starting line, not the finish line. We wanted to grow. In 2 Corinthians 8:7, Paul says, "See that you also excel in this grace of giving." In our first year of marriage, it was 10%, but then it grew to 12 or 13%. When we did the freedom campaign six years ago and we asked people in our church to consider giving 15% over two years, we gave 30% for those years because we wanted to excel in giving. We look around this place and we love this church. We love how people are coming to know Jesus in this church. We want to be as invested as we can in this place. We plan to give significantly more than 10% to help The Creek make room for more people! We are excited about that. I want to challenge some of you, especially those of you who have more financial freedom, who have larger amounts of savings, would you consider, toward the end of this year, and next year, to give in such a way that not only increases your worship, but makes room for more people to worship as well.

| Let's be sure that we don't keep our money out of the baptistry, that we say all that we have belongs to Jesus. |
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