



THE GIFT OF GENEROSITY | AS ANY HAD NEED

June 15, 2025

As you may know, every year we host an annual leadership gathering for pastors as part of our Resound Project. We bring pastors together from all over the country in order to swap notes and learn from one another so that we might help strengthen the Church for a changing world. This summer, I'm going to invite many of those pastors who are part of that Resound network to come to Central as guest speakers, and together we'll engage in a series which we have titled *Sent By God*. We're going to look at particular passages of Scripture in which certain people are sent by God to carry out a particular task, and we're going to do this in order to learn more about our own unique mission here in New York City at this time and in this place.

But for the next two Sundays, I'm going to interrupt this scheduled series, because I'd like to focus on a different topic. I'd like to engage in a brief two-week series on financial giving from a Christian point of view, and let me explain why. So bear with me; I'm going to offer a slightly longer introduction to the sermon than I typically do, because I have a few things I'd like to share.

Background

At the outset, let me admit that a series like this fills me with a teeny tiny bit of trepidation because I don't want to be misunderstood. You may not be a Christian, you might be visiting the church for the first time, and you might think that money is all that churches ever talk about. And so part of what makes me feel uncomfortable about this is I don't want you to get the wrong idea. So here's my heart. Here's what I most care about: I am ultimately not interested in your money; I'm interested in you. That's what makes me tick. That's why I'm in ministry. I care about you as a person, so I don't even want to give the impression that this church is just after you for your money. In fact, I'm so sensitive about this topic that some people have told me that I err on the opposite side and don't talk about it nearly enough. Many of the elders have told me, "You really need to talk about this more." So here I am.

We're not taking up this topic, therefore, because we're obsessed with money at Central, nor are we taking up this topic because we are desperate for money. Now, as I'll share a little bit more later, we do raise money every year in order to meet the operating budget of the church, and though we might be lagging behind where we want to be at this point of the year, you should know that we're in good financial condition. Though we need money, we're not desperate for it. And that's why we're engaging in this series in June rather than December. We don't want to create some kind of false impression that this is really all just a ploy to try to meet our year-end budget. The year end is six months away, so that's not why we're doing this.

The last thing I would say is that we're not going to engage in emotional manipulation or make false promises. There are some unscrupulous church leaders out there, and I'm sure we've all read about folks like this who play on their people's heartstrings

and try to encourage them to give more and more money to the church because they just feel called by God to have a private jet. They figure that's the best way to reach more people; I need to have a private jet. Well, we're not interested in buying a jet for Central.

Now, others also might embrace a false theology that tells you that, well, if you just trust God, if you have a little bit more faith and if you give a little bit more money away, well then God will bless you by making you rich. But I'm sorry, that's a false theology. It doesn't work that way. Now, it's true that there are unique blessings that come into our lives as a result of giving and being generous. But if someone tells you to give more money in order to make sure that you become rich, you can bet that they are selling you something.

So why am I taking up this topic then? Because I believe that this is vital to our spiritual maturity. If we don't learn how to cultivate a heart of generosity, then that means that we will become malformed or half-formed followers rather than fully formed followers of Jesus. There's a place in "Mere Christianity" where C.S. Lewis says this about what Jesus wants from us. He writes,

Christ says "Give me All. I don't want so much of your time and so much of your money and so much of your work: I want You. I have not come to torment your natural self, but to kill it. No half-measures are any good. I don't want to cut off a branch here and a branch there, I want to have the whole tree down. I don't want to drill the tooth, or crown it, or stop it, but to have it out. Hand over the whole natural self, all the desires which you think innocent as well as the ones you think wicked—the whole outfit. I will give you a new self instead. In fact, I will give you Myself: my own will shall become yours."

Once we've experienced a taste of God's love for us, that's what we should all want: to become like Jesus himself — for his heart, for his will to become our own. And you see, the point is that if we're only willing to give so much of our time or so much of our talent, or so much of our treasure, then we're not really following Jesus. What we're really saying is that we love our time, our talent, or our treasure more than Jesus. So this is a discipleship issue, and that's why I'm bringing it up. This is a discipleship issue, and based on the research that we did to prepare for our annual meeting, which was held last Sunday, it appears that this is a discipleship issue for many of us.

Now, as you came in this morning, you should have received this little "Central by the Numbers" card, and it gives you an interesting snapshot of where we are, who we are as a congregation. On the one hand, you'll notice that 571 households — now, that's not just individuals, that's households, so the individual number would be even higher — but 571 households gave to the church in 2024. And that is incredibly encouraging when you consider that we only have 268 individual members. So that's enormously encouraging.

On the other hand, you'll also see that 44% of our members gave less than \$1000 in 2024, which effectively means that 44% of our members gave nothing. Now, let me be very clear about this: Some of you I know are destitute or very close to it, and you

don't even have two pennies to rub together. So please know, I'm not addressing you right now. And yet even though that may be the case — you only have maybe two pennies to rub together — some of you gave those two pennies to the church like the widow in Mark 12. You gave all that you have. But what I'd like to do is focus on that 44% for a moment.

If we use the Old Testament tithe — giving 10% of our income as a guideline — I find it very unlikely that 44% of our members here in the heart of New York City only made \$10,000 last year and gave 10% to the church. That seems very unlikely. But to be fair, those on the upper end of the scale who might have made a hundred times that number probably also didn't give a full tithe to the church. So to me, it seems that this is a discipleship issue for all of us.

Now you might say, “Hey Jason, you're hitting a little too close to home here.” But let me remind you that part of my job as a pastor is to do everything within my power to help us grow up into spiritual maturity, and I think we might need that for this particular reason. You'll see here that the church has grown quite rapidly over the last three years; we've grown 53% in three years. That's a lot. But you'll also notice that our congregation is very young. 55% of our regular attenders are 34 years old or younger. So the church is getting larger, but the church is also getting younger, and given that so many of you are very young, it very well may be that you've never actually heard anyone give a sermon on financial giving from a Christian perspective. You may not have heard any of this before, in which case then it is my responsibility to inform you of what the Scriptures teach on this topic.

But let's ask ourselves: If a sizable number of people in the church are not giving in a meaningful way, why might that be? One answer may be that you might not think that we need it. Now, 20 years ago you wouldn't have thought that. If you had come into Central 20 years ago, you would've walked into a very dead church. This building was literally falling apart. The whole building was wrapped in scaffolding, not because construction was taking place, but simply to prevent stone that was falling off the facade from hitting the heads of passersby. So when you walked into this church, you would've thought to yourself, “This place is a dump,” and you would've wondered, “How are they even staying afloat?” And you would've asked, “Who should I write a check to to get this thing going again?” But that's not the impression you would have now coming into this church, and here's why.

In 2018 we launched a capital campaign, and we raised, believe it or not, \$25 million to fix up this old, beautiful church. Now that's a lot of money. That could lead you to a false assumption. So it's very important for you to know that 75% of those funds came from not only outside of this church but outside of New York. There were Christians from all over the country who gave generously in order to help us fix up our little cathedral because they believed in the mission. They believed in the mission of Central.

But now, even though we have done a lot of the work, there's still some that needs to be done. We probably still need to raise \$3 or \$3.5 million to finish the restoration, but we've done most of the work already, which means that now you walk into this church and it's beautiful. You've seen the new bathrooms, right? We've got beautiful

bathrooms! And therefore you might walk into Central today and assume we don't need anything. This church must be loaded! They must have everything they need! But we don't. So it's important for you to understand how this church works.

Unlike a lot of other churches in New York in big, beautiful, neogothic buildings like ours — or like the private schools in Manhattan — we have no endowment that we can use to fund the ministries of the church. We don't have any kind of annual fund, and that means that year in and year out we're dependent upon the gifts of the friends and the members of Central to fund the ministries of the church. 96% of our operating budget comes from the charitable gifts of friends and members of Central. So Christians from all over the country gave generously in order to fix up the building because they believed in the mission, but it's up to us as a local congregation to fund the mission on an annual basis in order to carry out the work that God has entrusted to us.

So here's what I'd like to do after that lengthy introduction. I'd like us to spend a little time together today exploring how the early church worked, and I'd like to explain a little bit about how this church works — especially as it relates to money matters — so that we might grow up together into maturity. So we're going to turn to Luke's description of the early church in the Book of Acts, chapters two and four. And I'd like us to consider three things: 1) *What we are supposed to give*, 2) *How we are supposed to give*, and 3) *Why we are supposed to give*.

2 ⁴²And they devoted themselves to the apostles' teaching and the fellowship, to the breaking of bread and the prayers. ⁴³And awe came upon every soul, and many wonders and signs were being done through the apostles. ⁴⁴And all who believed were together and had all things in common. ⁴⁵And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. ⁴⁶And day by day, attending the temple together and breaking bread in their homes, they received their food with glad and generous hearts, ⁴⁷praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved.

4 ³²Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. ³³And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. ³⁴There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold ³⁵and laid it at the apostles' feet, and it was distributed to each as any had need. ³⁶Thus Joseph, who was also called by the apostles Barnabas (which means son of encouragement), a Levite, a native of Cyprus, ³⁷sold a field that belonged to him and brought the money and laid it at the apostles' feet.

Acts 2:42-47, Acts 4:32-37

Jesus famously said in his sermon on the Mount, "Where your treasure is, there your heart will be also." So if I wanted to figure out where your treasure is, if I wanted to

figure out what it is that you most value in life, I probably wouldn't pay all that much attention to what you say, because we know talk is cheap. No, I would focus on what you do. Actions speak louder than words. Even better, if I really wanted to figure out what you valued, I could ask you to share your calendar with me and show me how you're investing your time, and that would certainly tell me a lot about your priorities.

But still more, if I really wanted to know what's most important to you, I could ask you to share your bank statements with me, and you could show me how you spend and how you save your money. Now, by a show of hands, anyone want to do that? Anyone willing to do that? I don't think so. That seems a little too intrusive. That wouldn't tell me everything, but I bet it would tell me a great deal about the things that you most value. What we need to realize is that when we turn to Jesus in faith, we undergo a conversion — a conversion of our mind, of our hearts, and of our will. But usually the last thing that gets converted is our wallet.

What We're Supposed to Give

What exactly are we supposed to give? What does Christianity have to say about giving? Well the basic teaching is that we should give at least 10% of what we receive to our local congregation. Now, some people have often asked me, "Well, is that 10% of gross or 10% of net income?" You asked: 10% of gross. And here's why: Because God gets the first cut, not the government. And that's what it means to give God the firstfruits of our labors.

So the basic teaching is that we're called to give 10% of all that we receive to our local congregation, and then we should give above and beyond that to other projects, like a capital campaign or like an initiative like Resound Project, or targeted ministries, or any other worthy cause in politics or philanthropy. But we're called to give 10% of all that we receive to our local congregation.

Now, where do we see that? Well in the Old Testament, believers were required to give a tenth — or a tithe — of the produce of their land and of their livestock. So those were the two primary ways in which people in the ancient world made a living. And according to Leviticus 27, the tithe, God says, belongs to the Lord. So the tithe was used to support the work of ministry that was carried out by the Levites who served first in the tabernacle and then in Solomon's temple in Jerusalem, and the tithe was used to support them because they didn't have any other means to provide support for themselves. But even the Levites were required to tithe what they received in order to support the work of the priests.

Now when it comes to the New Testament, in 1 Corinthians 9 and in 1 Timothy 5, the Apostle Paul applies this principle of giving to support those who labor in preaching and teaching. He says that those who proclaim the gospel should make their living by the gospel, just as the ox deserves his grain. But this principle of Christian giving should extend not only to preachers and teachers but also to those who support the work of the church. Now let me just tell you that we have an incredible staff at Central that enables this church to hum.

So that's the basic idea. But in addition to providing for the priests and the Levites, the tithe was also used to meet the needs of the most vulnerable members of society, which in the ancient world included widows and orphans and non-citizens who were taking up residence within the land. And that's why here at Central we not only raise funds to meet our operating budget but we also collect funds for our Financial Assistance Fund, to provide short-term financial relief to those within our community who are experiencing some kind of financial duress.

The Scriptures show us, though, that God took the tithe incredibly seriously. In Malachi 3, for example, God accuses his people of robbing him. How can you rob God? Well, he says that they're robbing him because they're skimping on their giving, and therefore he calls them to stop stealing from him by bringing in the whole tithe.

So obviously this was a really big deal. But nevertheless, the question arises, to what extent does the Old Testament practice of tithing carry over from the Old Testament to the New? It's true that Jesus never directly commands tithing, but he doesn't abolish it either. Instead, what Jesus does is he assumes it. He assumes that tithing carries over from the Old Testament to the New. For example, he mentions tithing in the Parable of the Tax Collector and the Pharisee in Luke 17. But more importantly, in Matthew 23, Jesus chastises the Pharisees. He chastises them for fastidiously tithing the little herbs that are growing in their garden and yet forgetting the weightier matters of the Law: justice, mercy, and faithfulness. But how does Jesus seek to correct the Pharisees? Well, he tells them that they should have practiced the latter — justice, mercy, and faithfulness — without neglecting the former — without neglecting tithing everything. So he assumes the tithe.

So what are we supposed to make of this? Well, it would be convenient and easy for us to conclude that the tithe was an Old Testament practice and it's no longer required. And that way we could feel good about giving away very little money and spending the rest on ourselves. But when we consider the teaching of Jesus, we recognize that Jesus never is lowering the bar; he's always lifting it. Jesus doesn't lower the bar; he lifts it. He says, don't just love your friends; love your enemies as well. And yes, of course you shouldn't commit murder, but don't even insult. Don't even insult your brother or your sister.

So Jesus doesn't lower the bar; he lifts it. His expectations are even higher for his spirit-filled followers. And so for that reason, giving away 10% of our income should not be considered the ceiling, but rather it should be considered the floor. It's where we begin, not where we end. The tithe is the base line. It's the minimum guideline, not the maximum requirement.

Now if that's true, no doubt that will be hard for most of us to hear. The fact is that the average Christian living in America today gives only a fraction of their income to their church. But if anything, the Scriptures urge us to be more generous than Old Testament believers. In light of all the benefits that we've received through the life, the death, the resurrection of Jesus, it would be nearly impossible to suggest that New Testament believers should be less generous than the believers of the Old Testament. All the evidence in the New Testament points in the opposite direction.

How We're Supposed to Give

But if that's *what* we're supposed to give, then how are we supposed to do it? Let's take a closer look at what we can learn about the first Christians in the book of Acts. Both Acts 2:44 and Acts 4:32 tell us that the early Christians had everything in common. And that phrase "in common" is just one word in the Greek: *koina*. It forms the root of the Greek word *koinonia*, which in English is often translated as fellowship, partnership, or sharing. And what we're told here about the fellowship of Christians is that the early Christians didn't just share common beliefs or values or commitments or goals; they didn't just share a like-minded commitment to Jesus. No, they shared their money, their possessions, their material resources with one another. But how did they do it? Well, what we see here is that the early Christians shared: 1) *voluntarily*, 2) *responsively*, and 3) *sacrificially*.

Voluntarily

First of all, the early Christians shared voluntarily. They were not manipulated or guilt-tripped into giving. Paul, in his letters, never lays it on thick and tells people to give, nor does he offer them false promises that if they just have enough faith or give more that God will bless them by giving them health or wealth. No, there was none of that. Their giving was completely free and voluntary. There was nothing forced or compulsory about it.

Now at first glance it might appear as if the Bible is advocating for some kind of primitive socialism, especially when we read in Acts 4:37 that Barnabas sold a field that belonged to him and brought the proceeds and laid it at the apostles' feet. But the New Testament model of economic sharing resists easy categorization. Because unlike certain forms of socialism, the Bible nowhere forbids private ownership of property. In fact, private ownership is considered so vital, so crucial to a person's well-being that God himself acts, especially in the Old Testament, to ensure that all people have the ability to acquire and then to preserve property.

But then unlike certain forms of capitalism, the Bible never endorses a purely individualistic perspective that would allow someone to say, "Well, it's my money. I can do whatever I want with it." See, if you're a Christian, you know that it's not your money; it's his money. And we are merely called to be stewards of what he has entrusted into our hands.

Yet the question remains: If economic sharing like this was voluntary, if no one was forcing them to do it, why did they give so generously? What compelled them to be so generous? Years ago I was leading a membership class here at Central, and as part of the class, someone asked me the question, "What are the dues for membership?" It was a great question. They were just trying to understand how does this thing operate financially? But you see, unlike a social club or unlike a school, we don't charge dues or tuition. But if this giving is voluntary, why was it historically so generous?

Acts 4:32 provides us with a clue. Luke says, "no one said that any of the things that belonged to him was his own." Now, legally it was their own. They owned everything. But they didn't think that it belonged to them. They didn't think of it that way. No one said that, because they knew it ultimately belonged to God. And likewise, we need to

cultivate an attitude of heart and mind where we recognize that everything we are, everything we have is a gift from God's hand. None of it belongs to us; it all belongs to him. And we are merely servants of God. God has entrusted material resources into our hands so that we might manage them on his behalf in order to pursue his Kingdom purposes in the world.

So it's not your money. It's not your apartment. It's not your possessions. It's his. And so the real question is not how much of *my* money will I give away, but rather the real question is, how much of *his* money will I keep for myself? That's the question we have to ask ourselves.

Responsively

So first we see the early Christians shared voluntarily, but secondly, they shared responsively. This economic sharing arose in response to specific needs.

The expression in verse 34 "for as many as" could also be translated as "from time to time." In other words, this financial giving was not carried out once and then never again. No, this was a regular feature of the early Christian community. And I think that, in part, is why people were filled with awe. The signs and wonders that God's Spirit was at work within these early Christian followers of Jesus was because of their radical generosity. This was an ongoing feature demanded by the ongoing situation. And these funds were not distributed in some kind of haphazard manner, but rather according to one's need. The same expression is used in Acts 2:45 and Acts 4:34. They distributed these resources "as any had need."

Now, I'm sure that many of you, at one point in time or another, have had negative experiences with the church, and you might be suspicious of how the funds were used. But Luke is very careful to tell us that these proceeds were not pocketed by the apostles. The apostles were not trying to line their own pockets. But nor were these funds equally distributed to each member of the community like some forms of socialism. Nor were these funds indiscriminately handed out without any care or thought. No, the early Christians were wise and they were discerning, and they took time to evaluate and to assess the needs that were presented to them in order to be very careful to differentiate between true, genuine needs and false ones.

But what was the end result? These early Christians addressed legitimate needs so carefully and so thoroughly that Luke has the audacity to make the bold claim Acts 4:34, "There was not a needy person among them." There was not a needy person among them. Can you imagine? Isn't that remarkable? What if some day we could say the same of this community?

Sacrificially

So the early Christians shared voluntarily, they shared responsively, and they shared sacrificially. They gave away their wealth in radical proportions. And this wasn't a perfunctory act or an empty gesture. This kind of giving required real sacrifice.

Now we know, based on what Luke has told us, that there were needy people. There were people in need in that early Christian Church. But the other thing that doesn't often get a lot of airtime is that within this early Christian community, there were also

people of considerable means. But notice that in the early Church, there's not even a whiff of class warfare. The rich and the poor were not pitted against one another because they knew that they were family to one another.

In Acts 2:42, we're told that they met in one another's homes. Think about that. Think about what's happening. Thousands of people are becoming Christians on a daily basis, and that means that some of these people not only continued to own homes, but these homes must have been sizable, because they could accommodate these growing crowds of people who wanted to hear the message of the gospel. And then in Acts 4:34, we read that those who own their lands and their houses sold them and brought the money and laid it at the apostles' feet. So the fact that they still owned their property is what made this sharing so sacrificial.

Now, think about your own giving. You might be willing to give a percentage of your income to support the ministry and the needs of others, but these Christians were willing not only to dig into their jeans but to dig into their savings. They were willing to sell illiquid assets in order to meet the needs of others. Now think about this. In the ancient world, wealth was tied to land and livestock and property, but they were willing to sell what was the equivalent of an investment whenever a need arose among the community. So in effect, they were selling stock or liquidated real estate holdings in order to meet the needs of others and to support the work of the Church.

And just look at the difference that this made. These early Christians were characterized as possessing glad and generous hearts, and the two often go together. "God loves a cheerful giver." "The more generous we are, the more glad we become." And this prompted them to praise God and to gain favor, to gain a great reputation with all those who lived in the city. And as a result, God added more and more people to their number on a daily basis. Their presence and their witness were infectious within Jerusalem. People wanted what they had. They wanted to get in on what they had.

I wonder what would happen if we became a community like that. Imagine for a moment if everyone sitting in this room this morning were to actually tithe 10% of their income to the church. Imagine if that took place. Imagine if that number — 44% of members gave \$1000 or less — shrunk down to zero. Imagine if everyone who's a regular attender, who considers this their church home, gave 10% of their income. Can you imagine what we could do in the city of New York? Can you imagine what we could do in the world? We have a responsibility. The honest fact is that we, living in Western society at this point in time, are the wealthiest people who have ever lived in the whole history of human civilization. But imagine the impact we could have if we loved Jesus more than our money.

Why We're Supposed to Give

So the early Christians shared their financial resources voluntarily, responsively, and sacrificially. It led them to give in radical proportions, and so should we. But the final question we have to ask ourselves is why. Why should we give? The answer is that this kind of radical generosity is the thing that Jesus instills within his followers as a response to his grace. This is what happens when anyone's heart is touched by the message of the gospel. See our giving simply reflects Jesus' own giving of himself —

voluntarily, responsively, and sacrificially. Our radical generosity is merely a reflection of his radical generosity toward us.

Think about it: What does the gospel tell us? Jesus gave of himself voluntarily. Jesus himself said, no one takes his own life for him, but he voluntarily lays it down. No one forced his hand. He wasn't compelled to do it. He wanted to do it. And Jesus gave of himself responsively. He didn't become a human being aimlessly. It wasn't for no reason that he went to the cross. No, he gave of himself in order to address our ultimate need — whether we recognize it or not — which is our alienation from God. And Jesus gave sacrificially. Jesus gave up his comfort, his power, his status, his security. His story was not one of rags to riches but rather riches to rags. Jesus pursued a life of downward mobility. He didn't just sell a field; he sold himself. He was sold out for you. He held back nothing. He gave everything to go to the cross so that you might experience the riches of the gospel.

“He left his Father's throne above — so free, so infinite his grace — and emptied himself of all but love, and bled for Adam's helpless race.” And you see, when we realize the radical generosity of Jesus — how he sacrificed everything for us — well then we are going to want to give voluntarily, responsively, and sacrificially in radical proportions to meet the needs of others. And that's how we truly cultivate the gift of generosity.

Let me pray for us.

Father, we thank you for the model of the earliest Christians whose lives were so radically transformed by Jesus that they were willing to give all of themselves to him. We thank you for the ways in which they shared their material resources voluntarily, responsively, and sacrificially, and we pray that you would do that same work of grace in our own hearts as we consider Jesus' radical generosity toward us. We pray that you would do that work in us through your Holy Spirit's power, and it's in Jesus' name that we pray. Amen.