



Refreshed
Part 2 – Your Source of Income
Pastor Ted Cunningham

We are in a series on generosity and as we talk about generosity, we're looking at four drivers. Today, we are kicking off with driver number one – *Your Source of Income*. The very first point is we hope you have one. We're actually encouraging generosity across the church. Sometimes, when you talk about giving, when you talk about generosity, there are all sorts of questions that start getting whispered around the church. "What's going on?" "What do they need?"

We want to start this morning by just sharing with you this is truly for you and your heart of generosity. There isn't a big project that we're trying to get accomplished. There isn't a jet that I'm trying to buy for the church. We get all of that. We truly want to talk about what it means to help others in our church, in our community, around the country, and around the world.

We're going to dive right into that, but before we do, we want to celebrate an anniversary today. On August 1st, Jim and Gerri Swanson celebrated 65 years of marriage. Here they are on their wedding day. They were married 15 years when we landed on the moon. That's a good-looking couple right there. Due to Jim's health and not having the strength to be here today... He's always in our 8:30 service. He's a big-time encourager. They write notes to us all the time. We went ahead and sent their flowers to their home. Let's pray for Jim and Gerri this morning.

Father, we're grateful for this couple that has modeled so well for us what it means to have loyalty and commitment and faithfulness in marriage. May we take their example to heart as we pursue our relationships. And for those of us in the younger years, that we would be constantly looking to the faithfulness of the generations that have gone before us and learning from them and growing from them. It's in the name of Jesus that pray it. And everyone agreed and said... Amen.

Speaking of income, I asked their daughter, I told her I'd like to know about his first job, how much he made, what it was.

Here's were his answers. When he was 15, he bagged groceries for about fifty cents an hour. When he was 20, he owned a Dairy Queen and earned about \$2,000.00 over six months, as it was only open in the summer. They were broke when they got married. And all those who were broke when they got married said... Amen. Yes! You can get married broke and young and build something together!

His daughter said, "And my mom's dad was a doctor, so they were hoping he would give them a car for a wedding gift. Instead, her folks gave them a dozen eggs."

That's a good dad right there. She said, "So, the joke was always that on their anniversary we would all bring them a dozen eggs." How many of you would appreciate a dozen eggs right now? Yeah, farm fresh; let's get them.

As we talk about giving, I know there's always the "What do they want?" "What's the driving motivation for the church behind this?" Last week, we talked about what drives your giving. We wanted to start this morning by talking about what doesn't drive our church, just so you're clear. If you are brand new to our church, we want you to know we are not driven by the following:

Tradition – We're not driven by tradition. We honor it, we value it, we learn from it, but we're not a church that allows tradition to drive us. A lot of times, we get notes and letters and questions, "Why don't you..." Typically, it's just somebody who was raised with a tradition that they love and hold dear and they would love to see that take shape here at Woodland Hills and... It won't. By the way, with tradition, we make sure we know the difference between tradition and the Word of God. So, some people hold those two on the same level. We do not; we place the scripture before tradition.

Programs – We are not ever going to be driven by programs. We have a lot of programs that go on in the church, but one of the mistakes a church can make is they can become really great at starting programs and then they are very challenged when it comes to cutting programs. You don't have the capacity in a church to just keep adding and adding and adding, so we want to give programs that are not longer needed or working an honoring death. So, no, we're not going to be driven by programs.

Events – We are not going to be driven by events. Events are fun. We've had some great events are our church. We'll have events in the future. I was the one that decided we needed to cut Love and Laughter. I loved that event. Many of you loved that event, but it took so many resources from the church as far as labor and hours, months leading up to that. We just had to say we had other things going on that require excellence and so we can't put the excellence into this anymore, so let's just let it go away peacefully. We don't ever want to be driven by events.

Buildings - We're not drive by buildings. If you're new to our church, you're in a rented facility today. There may come a day where we have to build a facility. We're great with that. We just want you to know that will never stand in the way of helping those in this community and those in our church and supporting missions. We won't take away from missions, we won't take away from benevolence or the mercy offering to meet physical needs of those in our church or community. We're not driven by a building. You're meeting in a castle for goodness sakes this morning.

Personalities - We're also not driven by personalities. We don't want to be driven by personalities. It's one of the greatest benefits, in my opinion, of a teaching team. You hear from multiple voices. You have an elder led, not a pastor led church, so there are multiple people making decisions. You don't want one person making all of the decisions. It's great to spread that out.

Budgets – The last one is we're not driven by budgets. We don't make decisions based on the bottom line. We're not a red tape organization. We are the church, the bride of Christ. As we looked at it last week in the Book of Acts, the church, in its infancy, was described this way in Acts 4, as we saw the

purposes of the church being played out from Acts 2 to Acts 4 – the purposes of worship and fellowship and discipleship and evangelism and ministry.

Today, we're talking a lot about the purpose of ministry. What was driving their generosity? What was driving the church's generosity to go and sell property – individuals selling property and bringing it to the apostles' feet and then distributing it to those who had need? It's right here in Acts 4 - **33 ...God's grace was so powerfully at work in them all...** That's what we want to be driving the church. Believers that know... We confess with our mouth that Jesus is Lord and we believe in our heart that he has been raised from the dead and we are saved. Out of that – we looked at 2 Corinthians 9 last week – that indescribable gift. Our generosity flows out of the gospel, but it will never compare to the gift of Jesus and what he did for us. So, when we understand that individually, it gives us hearts to give and to pour out to help others that they would know the gospel.

Then when we come together, it's all working together. We saw this last week and here's just a brief recap. We were hearing the words of Paul. He was in Macedonia, writing to Corinth about an offering he was collecting among all the Gentile churches that was going back to Jerusalem. That offering was going to back to help destitute believers, those who had nothing. But he was also raising the offering from those who were impoverished as well. Here's how he described the Macedonians and their giving in 2 Corinthians 8: **2 In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.** Their extreme poverty led them to rich generosity and here's how they gave. **3 For I testify that they gave as much as they were able...** But they didn't stop there. **...and even beyond their ability.**

In this series, a lot of things are going to be said that may pit you against me. This isn't between me and you. We want this between you and the Lord. For some, you're doing well. You've set up a pretty good lifestyle, you're making some good money, and when the offering is taken, when a collection is taken, you have this feeling of *ughhh*. And you may view giving as an expense rather than an act of worship. You may view it as something *I should put a dollar to two in*. And if a dollar or two is all you have and you give it, that's to what you were able and beyond, and we say praise the Lord for that. But if it's just something you can give just to say you did it, we don't want giving that is reluctant. We want giving that is full of joy and gratefulness and understanding God's work in my life, God's work in your life that just wells up in us this big idea of we have to give to help others.

We're going to look at your source of income today, and it has a complicated relationship with generosity because we think *the more money I make, the better off I'll be*. And we looked at that answer last week. Not true! *The more money I make, the more generous I'll become*. Wrong! We used professional athletes as an example. We are inspired by their generosity when they sign their contracts to make millions of dollars and buy mom a house. We all say, "How fantastic is that? When I make a million dollars, I'm buying my mom a house." And we said, "No you won't. And the reason you won't is because you won't buy your mom lunch right now." You see, generosity starts with whatever you have; it starts with whatever you make. And the idea of "I'll do better, I'll be more generous when I get to that point" has lulled you into a sleep to where you're no longer generous or you've never become generous.

As we talk about this driver today, we want to put it into the context of our lifestyle. Let's start with a basic understanding of work. This is like Work Theology 101 – Why it's important that we develop a strong work ethic. This goes across all generations. It doesn't matter your age; it doesn't matter your job or your income level. Here's why we work:

1. We work for food. *The appetite of laborers works for them; their hunger drives them on.* Proverbs 16:26 When you get hungry the answer to that is not "Hey, come on; give me something." The answer to that is "What do I need to do to provide food. I have to eat, so I better get to work."

I heard a story a few years ago from our community. Amy has told me I have to give stories time because people figure out who you're talking about. So, this was years ago, so I don't think anybody is going to figure this out.

Two single guys in our community, about their mid-20s, working part-time jobs, were on Facebook, going back and forth trying to figure out how they were going to pay the rent. The one guy said, "I don't have enough money to cover rent this month." He was telling his buddy that.

His buddy goes, "Oh, I hate to hear that."

The first guy said, "Well, I'm thinking about starting a GoFundMe page to see if I can get some people to help me with my rent."

His friend responded to him with this: "You should call Woodland Hills. They help people like us."

Let's work through this this morning. I'm going to be working through some things as I teach this. We as a church body didn't have to respond to that because a church member responded to that with probably the best response I've ever heard to two young men who are able bodied and could be working 60 – 80 hours a week, choosing to work part time, not having enough money for rent.

When the suggestion was made to call Woodland Hills for help, the church member put in the comment section this simple comment: "Nope"

Words are few and praise the Lord for that church member. I thought that was brilliant. I can't think of a better answer – nope; go to work. We've been teaching our kids that. "Kids, where do you go when you want money?" "You do to work." You don't go to Mom or Dad and you don't go to GoFundMe. Let me help you with that. This is GoFundMe from 1978:



Kids these days amirite

We will help you get a lawnmower as our parents got for us. Get mowing. Get after it. Get busy and get excited about work because you're not just providing food for yourself.

2. We work for our family. You've got to start thinking about providing for someone other than you and more than you. I know you post all your pictures at the pub every other night. I know how expensive drinks are at the pubs. And you're spending all your money on you. ***At some point, you've got to start thinking about working to provide for someone besides you. Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.*** 1 Timothy 5:8

This is important. There is no greater feeling in the world than to work and bring the check home and sign it. I know we don't sign checks anymore. I wish we did because you sign it and hand it to your wife and all the women said... Amen. Yeah, that's a good time. That's fun.

I worked with a young man a few years back. He was getting married. I sat down at lunch with him and he just had this look on his face. I asked him what was going on. He said, "I found out this week what my fiancée's student loan payment is."

I just came to life. I asked what it was. Now, I'm not dealing with the student loan stuff; I'm not talking that politics today.

He said, "It's \$1,100.00 a month." Well if you vote for the right person, we're just going to forgive all that debt. See, I can't help it. I can't help it. I can't help it. Stop it. I don't do this stuff at 10:00. I do this at 8:30 and 11:30.

I got all excited for him. I said, "Man, you've got this!"

He goes, "I do?"

I go, "Yeah, you do. Let me tell you... you've got a job." He had just graduated. I go, "You've got a good job, right?"

He goes, "Yeah, but I can't cover the \$1,100.00."

I go, "But here's the cool thing. With your age and with your strength, let your fulltime job pay all your bills: your rent, utilities, car expenses. Then you're going to get a part-time job or what we would call a side hustle." I love that term: side hustle. Something legal. I said, "Find a side hustle that you can make \$1,100.00 a month... for the next ten years." I looked him right in the eyes and said, "You've got this. And the joy you're going to have in providing for someone other than yourself." It's doesn't just stop there. You have to keep working. Why do I have to keep working?

3. We work for the future. A time is coming where you're probably going to need to dip into an account, we call it retirement in a lot of ways, but you're going to need to find some cash to provide for yourself when you're maybe not able to carry the hours. You can carry a lot of hours in your 20s that you probably won't be able to carry in your 70s and 80s. You have more strength now. ***In the house of the wise... be wise with your money. ...are stores of choice food and oil, but a foolish man... spends all he makes ...devours all he has.*** Proverbs 21:20. Put some away for when you can't work.

4. We work for the Lord. Whatever you do, work for at it with all your heart... Give it 110% ...**as working for the Lord, not for human masters.** Colossians 3: 23 I've got a 14-year-old and a 16-year-old. Both of them have jobs in Branson. I've told them, "When I drop you off at a job and when I pick you up, this is the only expression you're going to see on my face (joy)." And when my daughter was babysitting years ago... She works at an ice cream shop now. But when she worked babysitting entertainers' kids, it would be late. I said, "I don't care what time it is. When I'm picking you up from a job..." She would get in the car at 11:00 or 11:30 and I would be celebrating.

And my son, who's 14, started working 30 hours a week this summer. I was excited. You could even ask him. "Carson, you got a job?" His first response would be, "Yeah, and you've never seen my dad more happy." Do you know why? It changed something in him. I told him at the beginning of summer, "You're not sitting around all summer. I know you have camp and stuff to do, but you're going to work." I love dropping him off at his place of employment and watch him tuck his shirt into his kakis, making sure his belt is good, and off he goes in. Man, I couldn't be more excited. "Carson, give it everything. Your ultimate boss is the Lord." One hundred percent, great attitude, give it everything you've got.

5. We work for generosity. I know this is going to overwhelm some of you who haven't had a job that provides for anyone outside of yourself. Provide for yourself, provide for your family, think about your future, you're working for the Lord, and now we're going to talk about this. Are you setting up your lifestyle with the income that you have so that you can also help others outside of your family?

Paul says this in Ephesians. **28 Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.** I'm going to go where angels dare to tread here for just a second. I wasn't going to do this. This isn't meant for a cheer; this isn't meant for a political point. But I'm going to ask that some of you who are receiving government checks... I'm not talking about Social Security; I'm talking about Welfare or Disability.

Maybe during this series, you consider... Start with prayer. Pray. I know a lot of folks in our town think of the \$763.00 check they get each month. They're offered another job and they do the math and they go, "Why would I get up every day and go to work for \$4.00 or \$5.00 an hour?" I know you're going to lose these other programs that are available. Here's what I want to encourage you to do because it's just a start.

We know this: it takes three things for a person to change: knowledge, skill, and willpower. Ministries, non-profits all over our community have so many programs and workshops and classes to teach people knowledge and skill, but do you know what we can't give? It's willpower.

A gentleman in our community came to me earlier in the year and he said, "I want to start with just ten jobs. I want to offer ten jobs. Ask people in your church who can use them. Ten jobs that pay \$12.00 an hour, full medical coverage for the entire family starting day one, and we will help with transportation to and from their home." I was excited. We found two people. Do you know why? It's because we can give knowledge, skills, and guess what? We can give opportunity, but it's the willpower where we all get stuck.

For some, I'm going to ask that the Lord convict you. A doctor may say you're disabled, and it got you a check, but it doesn't mean you have to receive it. You can decline it and begin working with your hands, doing something to provide for yourself, your family, and your future.

I'm not saying this for everyone because I know I'm going to hear about it. There are some of you who there truly is no job that you can do or available to you, but there are some of you who have to admit the check you're receiving is because you were looking for it. You were looking for someone who would write you the letter to be able to get that. It's time for you to say, "No more. I'm going to go work and do something with my hands. I'm going to provide for myself and my family." What we're talking about today is a character issue, not a competency issue, what you do, or how you do it. It's working. And this isn't between me and you. It isn't between you and the church. This is between you and the Lord. Seek the Lord on this.

Paul's a great example of this. In Acts 20 – **33** *"I have never coveted anyone's silver or gold or fine clothes. 34 You know that these hands of mine have worked to supply my own needs and even the needs of those who were with me. 35 And I have been a constant example of how you can help those in need by working hard."* Now you're way at the farther end. You're like, "I have to work. I'm not expecting a free ride from anyone." And yeah, you may have aches and pains and jobs that you can't do, but there is a job out there that you can. Through this series, ask the Lord, "What do you have for me to do?" *"You should remember the words of the Lord Jesus: 'It is more blessed to give than to receive.'"*

What is the antidote to selfishness? It's serving. We say that all the time around here. Some of you just need that willpower to say, "It's time for me to get up and get to work. I'm working part-time and have the ability to work full-time. I'm going to get a full-time job. I'm going to get a side hustle on top of the full-time job." This is between you and the Lord. Allow the Holy Spirit to call you by name.

We looked at this last week. **Across all incomes, a healthy relationship with money is driven by what people do with what they have.** Or what they make. We looked at the 5S model last week and we're going to look at it briefly again today but with the numbers from our church. We said there are some people who make six figures a year who feel like they are in need because they've allowed their lifestyle to run ahead of them and now they're paying more in payments than they actually make at over six figures.

There are other people who make \$50,000.00 a year and they say we've got plenty. "I can pay for food for myself, for my family, and I've got enough money to help people outside of my family."

We've shared this as a model for years. This is the formula. We're talking today about earning and about income. You earn – give – save – spend. And this is possible at any income level. You can begin at any income level. And if you're not earning enough and you feel like you can't stretch it out to give, save, and spend, then you look at finding ways to increase the earning.

My dad came along way before I ever heard the name Dave Ramsey. I love Dave Ramsey, but he says stuff and I'm like, "He got that from my dad. He didn't come up with that. He needs to give attribution to Ron Cunningham." By the way, this not only starts and goes across all incomes, but this starts at any

age. For me, it probably started around age five or six when I would come home with anything I earned, from mowing a lawn or anything, Dad would sit me down and we did tithe and we did missions. Then we did savings. Then he'd toss me a nickel and say, "Have a ball, buddy." That's how my dad functioned. He got into it. And when expenses would come up, he'd get excited.

My daughter starts driving on Friday. We're picking her up from camp and going straight to the Nixa driving facility so she can get her license and start driving. When I told her how much her insurance was, she was like, "You're kidding me!" With a smile, I'm like, "Yeah, it is." How many parents know what I'm talking about? The joy you feel when you're explaining expenses.

This is important. A young person who is 14... And by the way, the minimum wage? People say it's not a living wage. Well, duh. It doesn't need to be. My son doesn't need a living wage. I pay all of his living expenses. I'm grateful he has an income at slightly over minimum wage, but even at this age, I'm telling him he better start saving up for a car. Whatever they bring home, our kids give and they better start saving for a car. Corynn has money in the bank account, but I told her if the air conditioner goes out, it could be \$900.00. She goes, "\$900.00!" With joy I said, "Yeah, it could be \$900.00."

There was a mom that filmed this earlier this week. I think it's fantastic. Maybe some of you saw the kid crying over taxes in Monopoly. I absolutely love this clip. One of the greatest life lessons this kid will ever learn.

[Video plays]

And at that very moment, he became a republican right there. I can tell you he won't be voting for Bernie Sanders; I can promise you that. Anyway... If you get time today, find that clip because you may not have picked up on it, but I watched that clip twenty times because of the joy that floods my soul. The funniest part in it... It must be his little brothers in the background that you hear talking. While this kid is crying over taxes, his little capitalist brother is going, "I should get my houses organized here. I should get these all set up right here." That's why we play Monopoly, right. We pummel our children into the ground with fake money so that they learn about it when they get older.

Here are the five Ss. We shared this last summer for the very first time and then we asked you. We wanted to know where our congregation is with the 5S model that Thrivent Financial puts out. Five hundred and ten folks/families gave their feedback. Let's walk through this with the earn – give – save – spend model.

There are those in here who say, "I'm **surviving**. I require financial assistance to get by." Their flow of this would be they spend money before they make it. So, it may be credit card debt. We're going to talk about that in the last part of this series, *Contentment*. They are spending and then they are going out to earn what they've already spent. About 6% of you said that would be you.

Then there are those who are **struggling**. They say, "I barely keep up with day to day expenses, but for the most part, I am able to meet all of my family's needs." But still the model kind of looks like this. "I earn then I spend, but I haven't really put into the mix giving or saving." By the way, I want to make this

clear again. Again, your income does not drive generosity; it's your mindset or your heart. And there are people who make over six figures a year that would be in the struggling category. I know some are confused about how that works. It's a lifestyle issue. Almost 9% would say they are struggling.

There are those who would say they're **stable**. "I make ends meet. Some months, I may have a little left over, but other months, not, but it all washes out in the end. So, they earn, then they spend, and then whatever is left they may give some, may save some. I just want everybody to understand. I know Dave Ramsey says this, but at some point, you're 18 years old air conditioner will go out. How many of us are always shocked by the people who are like, "I can't believe it went out." Well, it's gonna. And it will cost money. Surprise expenses can still get the person who considers themselves stable. About 30% of our congregation would say they are stable. Again, just thinking through your money mindset and your heart with this and generosity, having something to give.

There are those who would say they are **secure**. "I cover my expenses and I always have something left over." But, again, with this there can still be the earn and the give, we prioritize giving, but with the left over, we kind of decide then maybe what we do with it. Some of you may or may not fall into that thinking. Those who say they are secure are the largest number in our church at almost 40%.

There are those who would say they are at **surplus**. "I have more than I need for myself and my family and plenty to give." We believe these are those who say earn and give; they save and have something for the future and then they spend. And by the way, I'll say it again. Just as though there are some who are struggling or surviving that make six figures, there are folks in here that make \$50,000.00 a year who would say we have surplus.

It's your way of thinking with it. And bottom line is this: **A higher income will not make you a generous person**. It's changing how you deal with money and what you do with it to become a generous person.

I just want to share this with the young people in here. Decide right now what you're going to do with money before you actually start making it. Mom and Dad, teach your kids. I love it. My kids... You know their bank accounts fall under mine on my app and every other Friday, when their deposit hits, it's a time of rejoicing in our family. I want my kids to grasp that when you're at work, don't be thinking about what you can buy. As you're earning, let giving be the priority and not reluctantly, but with joy, with gratefulness. "Now I have something to give." And the joy that's in a person when they earn their own money and it's not just handed to them by Mom and Dad and they are able to give... Decide now, before you take your job out of college, how you're going to deal with money. I think we fall into this money mindset of *the more we make, the better we can live*. But what if we do it just the opposite? What if the more we make, the more we can give. What if that becomes the mindset.

We can't afford a lifestyle that prevents us from helping others. This is the bottom line. We have to get it in order across all income levels. We want to help. This church has a desire to help. I said it last week and I'll say it again. Your generosity has gone so far and today, I want to do the same thing. As you leave here today, there are the mercy boxes in the back. We do it at the first of every month when we take the Lord's Supper. It's your opportunity to give generously to help meet the physical needs of those here in our church family.

We give all throughout the week and throughout the year to meet the physical needs of those in Stone and Taney Counties, but this goes to meet the needs here. Some of you in here right now have needs and we want to meet those this morning. No forms to fill out, no long questions. We're going to use discernment as the Lord guides people to us. But if you could use help getting back to school or you have food needs, when we dismiss here in prayer and as those are going out... This is practicing Acts 4, giving and helping. So, if you have need, we invite you forward when I say amen. Come down and meet with someone from our prayer team. They would like to pray for you and see how we can help as your church family.

Father, we pray for the generosity of this congregation that those who already are in that stable, secure, surplus mindset that they would just maybe shore things up even more to where they can be generous in their giving, generous to helping those outside of themselves, outside of their families.

May those who maybe aren't bringing in the wages necessary to even provide for themselves, may the Holy Spirit call them by name that they would have that drive to get out there and seek hard work, work hard with their hands to provide for their family, their future, and for others in this church and in this community.

For those who need help, I pray that they would maybe this morning set pride aside, confess that before you for what it is, and come forward and seek prayer and help from their church family.

For those who have never placed faith in Jesus that today would be the day they confess with their mouth that Jesus is Lord and believe in their heart that he has been raised from the dead that they would be saved.

It's in the name of Jesus that we pray this and everyone agreed and said... Amen.