

**Title:** the generosity ladder  
**Speaker:** Sonika Kruger  
**Date:** 15 May 2011  
**Time:** 09:00



**The danger of materialism:** we can become lukewarm.

**Revelation 3:15-17**

"I know your works, that you are neither cold nor hot. I could wish you were cold or hot. So then, because you are lukewarm, and neither cold nor hot, I will vomit you out of My mouth. Because you say, 'I am rich, have become wealthy, and have need of nothing'—and do not know that you are wretched, miserable, poor, blind, and naked."

God has put some things in place for us to stay free from this danger.

**Financial stress:**

- Your debt is growing each month
- You are making only the minimum monthly payments to your creditors
- If you miss one pay check, you can't cover your mortgage/rent and bills
- You and your spouse fight about money regularly
- You are constantly stressed about money

The journey toward financial peace begins with a paradigm shift – GOD OWNS IT ALL.

**God owns it all**

**Psalms 24:1 (NLT)**

The earth is the LORD's, and everything in it. The world and all its people belong to Him.

**Job 1:21 (AMP)**

Naked (without possessions) came I [*into this world*] from my mother's womb, and naked (without possessions) shall I depart. The Lord gave and the Lord has taken away; blessed (praised and magnified in worship) be the name of the Lord!

When you open your hand and give something that's that is really precious to you over to God, he replaces that empty space in your palm with peace. So as you learn to release control of your money to God, He will replace your financial stress with financial peace.

Step 1: everything belongs to God

Step 2: we need to release control – HOW? We must get onto the generosity ladder!

**The Generosity Ladder**



**Giving extravagantly**

**Giving 10% every month**

**Giving regularly every month**

**Giving for the first time**

## GIVING

Giving is not something that comes naturally for us. It's an art we need to learn.

### 2 Corinthians 8:7 (NLT)

Since you excel in so many ways—in your faith, your gifted speakers, your knowledge, your enthusiasm, and your love from us—I want you to **excel** also in this gracious act of giving.

### Basic level giving

You get onto the generosity ladder by opening your hand – that is by returning an initial gift to God.

### Learning to give

#### 1 Corinthians 16:1-2 (NLT)

Now regarding your question about the money being collected ...

On the first day of each week, you should each put aside a portion of the money you have earned.

1. We should return a gift to God when we are paid (in bible times people were paid on the last day of the week) – don't wait until the end of the month
2. Your giving should be directly and proportionally tied to what God allows to come into your life.

## Tithing

### Matthew 23:23 (NLT)

"What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things.

The new testament standard is to excel in giving, to be extravagant in giving. We need to honour God with our possessions.

### Malachi 3:8-10

Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation.

Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," Says the LORD of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.

### What does the curse look like in our culture:

We don't release control to God, but we taking control ourselves – the result:

- Going to bed every night worried about money
- Arguing with your spouse over money
- Living in fear of losing everything

**What is the storehouse?** Your local church (in biblical times: the temple)

**What is the food:** The ongoing work of God through his church on this earth (in biblical times: the ministry of the temple)

**Blessing:** God's blessing on 90% of your money. The opposite of the curse: sleeping well, not arguing with your spouse, not being afraid of losing your stuff...

### The benefits of tithing:

1. Tithing trains us to put God first in our lives. It teaches us to prioritise.
2. Tithing reminds us that all we are and all we have is from God.
3. Tithing begins as a duty but can become a delight, leading to joyful voluntary giving.

## Living a life of extravagance

### 2 Corinthians 9:6 (NKJ)

He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

As we move up the ladder, we move closer to God, as our hearts become free to love and follow Him.