

Special Messages from 2020

How Are Your Finances Shaping Your Heart?

Rough Transcript

With Special Guest Speaker **John Cortines**

Fred Mateer:

I'll say it's my honor and privilege to introduce John Cortines. I've got his bio here which I'm going to read for you. John is chief operating officer of generous giving, an organization that invites people to experience the freedom, purpose and joy of transform relationship with God and money. John's career started with as a petroleum engineer. While at Harvard Business School, he experienced a radical transformation which culminated in a decision to leave that lucrative job that he had with his MBA and to work, speak and write full time on generosity. John is coauthor of two books on biblical generosity, which together have over 50,000 copies in circulation. John's greatest blessing is being married to his beautiful and gracious wife, Megan and together raising their three children, Jack, Anna and Lydia as well as their flock of egg laying hens and that's no yoke. John holds ... That was not, I'm sorry. John holds an MBAMS in geophysics and a BS in chemical engineering. Please join me in welcoming John.

John Cortines:

Thanks so much. Well, it's fantastic to be with you this morning. I was just told that this Bible study has been running for something like 30 years and that's unbelievable. I didn't even know about this, but to think that here on a Friday morning in greater Orlando, Florida, there's a hundred plus guys gathered to become more conformed to the image of Christ to grow together as believers. That's an awesome thing. So kudos to you guys for doing this. For those who are in leadership here, I really, really appreciate this and the opportunity to come share.

Before I jump in, I was thinking about sharing this morning and God was just pressing this thought on my heart. I've got a little sprinkling of charismatic in my background, so you'll have to take this from me. So it could be that I haven't had breakfast yet or this could be from the Lord for somebody in the room or somebody watching later on, but I just felt like God was saying be willing to give it all up and that he will be found faithful when you do. I don't know if that is for anybody, but I'm going to share a little bit of my story and that's part of what was in my story. So maybe that's for you, process that with him. But I live here in Orlando, Florida over in Oviedo actually. And we have three kids. They're six, four and two. And I was walking through my house the other day and I happened to walk past my six year old boy who was five at the time, actually it was a few months ago. And there he is, his name's Jack and he had hung some stuff on his bunk bed and he said, "Daddy, come here, come check, check it out. Come look." And I said, "Well, what are you doing Jack?"

And he said, "Well, I've made a store." I said, "Well, what kind of store is it?" And he said, "This is the whatever you want store." And I had two thoughts. One that is the perfect name for an American shopping establishment is the whatever you want store. And excuse me, my second thought was, I'm so impressed with my son, he got the tape, he put that together, the backwards S and everything like this is just classic and so good. So, "Okay Jack, what are you selling in the whatever you want store?" And he

said, "Well, we've got clothes hangers for \$10 and books for 10 cents." And he hasn't learned anything about pricing stuff yet. So I was like, Okay, we'll let that slide. But I said, "Jack, I want to buy two clothes hangers in one book, please." And I actually pulled out \$20 from my wallet and gave it to him and got two clothes hangers.

And I said, "Hold on a sec." And I left the room and got a dime and came back and bought the book. And so we finished our transaction and I said, "Jack, that was great. Thank you for letting me be part of your store." And now I need my \$20 back. And of course he's thinking it's his. He's like, "No, what are you, what are you talking about?" I said, "This was pretend. I was visiting your store. It was all pretend. And now that's really my \$20. Can I have it back?" He goes, "Well, it's in my piggy bank." And so I go over to his piggy bank and it turns out it's made of metal and it's got a little hole in the bottom. And I'm poking around and it's like a mountain of coins and I can't find it. I'm like, there's no way I'm getting my \$20 back.

So I tell you that story to say I'm here to theoretically say something thoughtful about money, but I'm the guy who got conned out of \$20 by a five-year-old. So it all has to come with a grain of salt. I'd love to share a little bit this morning again, about my journey and about this book, *True Riches*, which came out back in June with my coauthor Greg Baumer, and one of my very best friends. And it's really a book about how money shapes our hearts. And really we believe looking at scripture and looking at the life calling and journey that God has taken us on over the last half decade to radically transform our faith journey through the avenue of money.

We believe Jesus is asking one primary question when it comes to money. And that's how are my finances shaping my heart? We often think about our finances in terms of a plan, or I've got to check a certain number of boxes in a certain way, or I've got to fill up these certain buckets, or I've got to give 10% because that's the right number. And the more we look at scripture, the more we see it really is a heart journey. So how are my finances shaping my heart? And in our life, and as we look through scripture, we see that play out in four different ways. And so this is how I want to frame telling my story and a little bit of Greg's story as well this morning. And these are four transformations of the heart. And these are really the four main chapters of the short book, *True Riches*. And that's God wants us to move from pride to gratitude as we relate to money and see everything that we have as a gift from him.

He also wants us to move from coveting to contentment. And this governs our spending where we're content because we're rooted in Christ rather than always wanting more. He desires to move us from anxiety to trust, which has to do with how we think about saving. Am I anxious about the future or do I trust the gracious provision of my father God? And finally, he wants to move us from indifference to love. And that governs how we give. Do we give begrudgingly or do we give out of the overflow of love that's in our heart because of the gospel of Christ. So those are these four transformations. And I want to talk through some of those and how they played out in our lives. But first to start with my own.

So I arrived at Harvard Business School in the fall of 2013. I was one of about 900 incoming MBA students and I was running hard after the American dream, just like all of my classmates. I had actually been making a six figure income before business school. So 22, 23 years old, I was a petroleum engineer for Chevron, working in Louisiana earning great money and I was enjoying that and I wanted to go overseas because I had learned in oil and gas, that's how you make the huge money. And I had been told if you want to go ex-pat, you want to go overseas, either be an awesome engineer at the top of your field for 10 years and then we'll send you or go get an elite MBA degree. And I said, I think I'll take track B. And so I had applied and I had gotten in and that was my plan. And actually in the course of my MBA program, I applied to come back to Chevron as an intern. That they apparently get about a thousand resumes applying for this internship program.

They took six of us and out of the six of us, three of us got the full time job offer and I was one of those three over the course of my two year MBA program. So I was really excited. I was going to go overseas,

have all these international rotations making three or \$400,000 a year as a 26, 27 year old just after my MBA. And that was the plan. Very excited about it once again, but that's where God began to work a different angle on this story.

So when I arrived at Harvard, I sought out Christian fellowship and I wish I could say that we had a Christian fellowship at the business school that looked like this and unfortunately it did not. We were small, but mighty. But I did find myself in a Bible study with seven guys and they were faithful, awesome men. And we started getting to know one another and we had all these great conversations and we said, we're learning business and we're learning about companies. And a company has a board of directors and the board is not there to make daily decisions. The board is there to safeguard the overall direction of an organization. It's about strategy, it's about vision, it's about managing risk.

We said it's good that a company has a board, but why don't people, people tend not to have a board. And so one of the guys said, "Let's try it. Let's make a board of directors for life." And we all agreed to pilot test this idea and then we all agreed to run with it. And so now we have this board of directors for life, which we abbreviate and pronounce as BDFL. And so the BDFL, we actually have a phone call this morning at nine o'clock so after I finished with you guys, I'll be headed into the office and jump on the phone with these seven guys. This is five years later and we have a monthly phone call. We were spread from London to Los Angeles for a long time, which made the time zones tricky. Everybody's in the US now, which makes it a little easier, but monthly phone call and then an annual get together. Nobody has yet missed a get together and we alternate years having just guys or guys and families and that's been an amazing joy.

And I can tell you the most striking thing about that is that it's amazing how much tragedy and heartache hits. Even well-educated people who look like they have their lives put together who have just finished this great MBA degree. It's amazing in terms of the struggles, the heartache, the tragedies that hit and you don't see that kind of stuff on Facebook. I mean, you only hear about it when you're walking closely side by side with one another. But walking different guys in the group through those very difficult seasons as a group has been a huge blessing from God.

But one of the first conversations we started having together was around money. And we said, here we are and we're all in this program and it's likely as we leave this school that we're blessed to attend, we're all going to accumulate some level of wealth. And how do we think about honoring God, if that's the case for us? And we know about a 10% tithe, maybe that's what we should do. Maybe there's a different way to think about it, but we don't really know. And in the midst of those conversations, my friend Greg came to us and he said, "Guys, I found this class over at the divinity school." So we're at the business school, this is the divinity school and which is, you could think of it, it's like a seminary but not quite on the rails anymore because Harvard's kind of gone off the rails in those areas. And yet this class was taught by a Christian professor and it was called God and Money. And we were like, wow, we love both of those things. We love God and we love money. Let's take the class. And so we signed up for the God and Money class.

And I can say that over the course of the next few months, we dove deep into the scriptures and we dove deep into the Christian theological tradition over the last 2000 years and saw how much amazing thinking has gone into this topic of God and Money. And if you've spent any time in God's word, one thing that you'll see is that it really serves as a mirror to your own heart. And when you look into the word of God and you read the Bible, you see a reflection back and you get a picture of yourself and often how there are sin patterns in your own heart, and that was certainly true for me.

As I was studying what the Bible had to say about money, I began to realize that down to my very core, I'm a saver. You know, we've kind of got spenders, we've got savers. I was definitely a saver. And I was thinking back to my childhood. I had a Folgers coffee can and my dad would throw loose change into it every day. And every now and then I would get down on the carpet and I would dump out that can and

sort the quarters, dimes and nickels and pennies and add them all up. And I would keep track of my net worth on a post-it note, you know, like \$8 and 72 cents. And so from my very earliest memories, I was tracking my building wealth. And then I went on into high school and I mowed lawns all through high school and then went off to college with \$10,000 in the bank. Lots and lots of lawns mowed in the hot summer heat of Texas. And in college. I had internships, I was fortunate to have scholarships, I was learning investing, I was working and saving summer breaks, winter breaks.

And I finished my engineering degrees before I'd done my first full time job with a \$100,000 in the bank. And I said, man, I'm good at this wealth accumulation thing. This is great. And it was kind of this momentum thing and I married my wife, Megan, and she didn't have student loans. Praise God for that. And we got married, she's very frugal. And she also would say that I didn't let her buy anything for the first couple of years of marriage, but she didn't mind because she's frugal and we were saving half of our income. You know, I had this great job and she had a position she had started, no kids, double income, no kids, save it all. So we were saving half of our income and my online banking password, I started building the spreadsheet. Some of us have done this and projecting things out and my online banking password was "retire@40" and I had the spreadsheet to prove it.

I was like if we do this aggressively, and I learned that there's this one tab, this one cell in my spreadsheet that really got in the way of early retirement and it was the giving cell, the giving percentage. And so I was kind of thinking about that. I was like, I know that as a Christian I ought to be giving. And you know what if I set it to 7% of gross income, that's like, that's a net tithe, but maybe I can squeak by with that. And that's kind of where it was in the "retire@40" spreadsheet, but that was the plan. I'm going to retire by 40, here's how it's going to work. We're going to go overseas for all this time. We'll never have a mortgage, we'll pay cash for a house. We had it all figured out and I encountered in the scriptures out of Luke chapter 12 a challenge to my perspective on money. And you guys, if you're familiar with the Bible, you're familiar with the story of the rich fool.

It's the story of the guy who had some barns and you wanted to build bigger barns. And I grew up in church, right? So I've heard this story, I probably heard sermons on it. I've read it three or four times and yet somehow it never caught me that this is a parable about money and it could speak to my perspective on money. And so because I had missed it for so long, I said, "Why have I missed it?" And I think maybe it's something about the agricultural language, right? We've got barns, we've got bigger barns and crops and I'm like, I don't, that's not my language. And I thought Jesus spoke into his cultural context. What if he had come here to business school and he was talking to me, a young professional, he would have used my language in my cultural setting. And so I actually paraphrased that parable and rewrote it into the 21st century context.

And I'd love to share that with you because this was a pivotal moment for me. And you know, sometimes we knock on the message translation because it plays a little fast and loose. This is like 10 steps further than that. So if you give a little grace for it, but the 21st century parable of the ritual.

And Jesus told them a parable saying the stock options belonging to a manager vested after a major run-up in share price. And he thought to himself, what shall I do for, I already have enough saved to send my kids to college. My house is paid off and I already max out my 401k every year. And he said, I will do this. I will open an investment account and create a passive income portfolio. I'll exercise my options and put the money there and I will say to my soul, "Soul, you have a big enough portfolio to be financially independent. Retire early, plan some vacations, play golf." But God said to him, "Fool, this night your soul is required of you and the portfolio you've built, what use will it be then?" So is the one who endlessly builds his net worth and is not rich toward God.

And that nailed me. I'm sitting there as a saver and you know what I'm thinking, my whole journey, I'm thinking I am the best Christian with money. Like I'm giving my 10% it may be 10% net, net, net. Net of retirement, net of taxes, whatever, but I'm giving 10%. I'm a tither and I'm saving like crazy. That's what

good Christians do, right? I'm going to retire comfortably. I'm going to take care of my family. That's a noble goal. I thought I had this thing figured out. And God through his word is saying, "No, John, you don't." And he's saying you're ... he revealed to me that I was getting a sense of significance and a sense of security through an increasing net worth and for a believer that's a problem. And I believe Jesus Christ was speaking to my heart and saying, "No, John, I will be your significance and I will be your source of security."

And if you're getting that anywhere else, including money, that is idolatry. And that is a spiritual problem. And that gets me to the first transformation, which is the one Jesus was inviting me to, which is to move from anxiety to trust. Because if I thought about it, I was motivated by this inner impulse to save and save and save. And saving money's a good thing, right? It's good to have resources to provide. And yet for me, it came from this sense of anxiety. Will I have enough? Will I be significant enough if I don't have more money than my peers, if I haven't accumulated, if I haven't made something of myself. And God was saying, I want you to trust me, let me be your source of identity. Trust me for your future. Even as you save, do it in the context of trusting me. And so that was a tremendous challenge to my heart.

So meanwhile I'm having some conversations with my friend Greg telling him about this. I said, "I think I'm a saver. I think here's what it means. It's all fuzzy to me. But Luke chapter 12 and here's what's going on." And Greg goes, "Man, that's so interesting because I'm not having that experience at all." And he's like, "If you're the saver, I think I must be the spender." And he starts telling me more about his own background. And he worked in private equity. If you're familiar with private equity, that's kind of like the 1% of the 1% in the finance world. And so he actually made a, this is crazy, but he made a quarter of a million dollars as a 25 year old, pre-business school.

He and his wife, Alison, were living in Boston and they were tithing 10% faithfully and they were pretty much spending the rest. I don't know, there might've been a little retirement savings happening, but two incomes, no kids, \$1,000 a month at the finest restaurants in Boston and an apartment in Back Bay, fantastic place, five-star trips to Europe all the time. I mean, they were living it up and they were enjoying it. And when Greg tells a story, he likes to say, "I viewed my 10% giving as kind of the price of admission before God to go do whatever I wanted with the rest of whatever I could earn." And that's how he was living. That's how he was thinking about it. And this journey that God began inviting him to, was from coveting to contentment. And what Greg said to me was, "Hey, you know, I realize in Matthew 13 it's the parable of the sower. And again, if we're biblically knowledgeable, we know about this parable, it's the four soils we all want to be the fourth type of soil and the fourth type of soil yields 30, 60 or a hundred times what was sown. That's a fruitful disciple. Multiply your life for God."

Greg said, "That's what I want to be." And I've never paid that much attention to the first three types of soil, because we all assume where the fourth one, right? And he goes, "But the third it's worrying me." What does the third say? It says, as for the seed that was sown among the thorns, the cares of this life and the deceitfulness of riches choked the plant and it bore no fruit. He goes, "Man, I am a follower of Jesus. I desire for my life to multiply in Christ. And yet I believe that experiences and possessions can bring me satisfaction." And just like God was saying to me that significance and security are things that should come from Christ. He was saying to Greg, "Hey, your joy in life should not come from experiences, should not come from possessions. That should come from me."

Contentment in Christ, it's a state of mind in the Lord. It's not a state of affairs in this world. And so that was the challenge that God was issuing to Greg. And Greg started to wrestle with that and say, "You know, this is having a significant impact on me." And so what we ended up doing was we had to write a paper for this class and we were business school students. We don't write a lot of papers in business school, it's one of the secrets there. We just kind of have to talk a lot. And so we had to write a 15-page

paper and we said, "That's scary. Can we write it together?" And the professor said, "Sure, just make it 30." And we were like, "Man." Didn't get by on that one.

And so we had to write this 30-page paper together and we wanted to write it on this journey we were having and we ended up doing a survey, a deeper review of scripture. And God was moving in our heart so much that the 30-page paper became an 80-page paper and we turned it in with an apology note to the professor. We said, "This kind of became more about us than about the assignment, but here's this stack of paper for you." And got an A minus on that. And he had a few quibbles with some of what we said and that was interesting to learn from. But what happened was it went on from there and we had sent this to a few people who had given us advice along the way and then they started forwarding the paper around and it started this conversation and people said, "Would you write more? Would you expand this?"

And that paper has got opened door after door after door, which by the way, we were both having our second babies and we were finishing grad school and we were trying to line up jobs. So it was the craziest season of our life. It's kind of, I'm blacked out. I'm not sure I remember all of it and yet God was opening door after door and the 80-page paper became a self-published book. And a self-published book, suddenly there was an agent and a publisher that kind of came out of left field and that became the book *God and Money*. And I had a couple of copies of that in the back and that was three or four years ago before that book came out. And that's a longer book, and if I spare you the time of reading it, I'd say there's two primary lessons that came out of it.

One is that giving is something we had always viewed as an obligation or a duty in our Christian faith. And there's a truth in that, right? It's a duty to follow God's moral commands. That's something that we all assent to as believers and yet there's so much more to that when it comes to giving and generosity. And if it's only a duty and it's only an obligation, it's dead. There's no life in it and it's just, again, it's a checkbox to get God's permission to use the rest or something like that. Kind of baptizes the 90% if we give the 10% or puts a halo over our finances. And God really taught us, no, that's not it. Giving is about freedom. It's about purpose and it's about joy and it reflects the character of God. Of course, we all know the scripture, for God so loved that he what? For God so loved that he gave. He gave his only son.

And so generosity is at the core of the gospel and it's in our spiritual DNA. And so as we engage in giving money to our church, to a charity, to a friend in need, we're actually living out the image of Christ within us and that should be a source of purpose and joy. So that was total transformation in how we looked at giving money away. It became the source of great purpose and joy instead of this dead area of rote obedience to what we thought we were supposed to do to be good Christians. And then the second thing is that this idea, there's freedom and boundaries and again, we thought God was going to be bringing resources into our lives that seemed likely, and we had met all these believers who are further on the journey than us who had been really blessed financially.

And this idea of financial finish lines started becoming clear. And it's this idea that, you know, we don't have to live on nothing but beans and rice and if God blesses us, we don't have to just say we can't enjoy a single dime of it. That wasn't it at all. No pious frugality, but rather this idea of a finish line to say, if God really blesses me, I want to set up a guard rail that I'm not going to go beyond, so that I always can view his provision as a gift. And for Greg and his wife, Alison and me and my wife Megan, we ended up settling on this number, which was \$100,000 per year in spending. Now that's more than most families earn in total. And so to spend \$100,000 a year, that's a very nice life. Again, so it's not about trying to live this insanely simple lifestyle, but it's about what if God brings millions and millions of dollars and we're an executive and all this is happening and we want to set a guardrail. And if we bump up against that guardrail, we'll stop.

And the author, Randy Alcorn, has said that an increase in our standard or when God brings more income, it should increase our standard of giving rather than our standard of living. And so what if we

set that up in our lives? And so we each agreed to that and we kind of told our accountability circle about that, made that commitment and then decided to begin living it out. And so we graduated and we went on from there and Greg had a very rapid opportunity to put this into practice. And so he joined a healthcare technology startup and six weeks after he joined the company, he had negotiated for some equity and they got bought by Cardinal Health for \$400 million. And I remember calling Greg and saying, "Hey, what's happened over there?" And he said, "Well, it turns out that my little slice of the company is going to be 500 grand."

And I said, I had two thoughts. One was, "Dude, you are the highest paid member of the Harvard Business School class of 2015. Like six weeks out, you've made half a million dollars. That's insane. Like that's so crazy." But then my second thought was actually one of almost pity. And where that came from was I like, you've just made a public profession to not spend more than a hundred thousand dollars a year. And then God drops half a million dollars in your lap. So like, how are you and Alison thinking about that, like what's going on in your mind? And he, it was, he surprised me. He goes, "Honestly, I've never felt so much freedom in my finances as I do right now." He said, "Because the thing is, all the questions of life, all the questions of lifestyle", like they were literally house shopping. How big of a house are we going to buy?

It doesn't change the number. An extra half million doesn't change the number, because we've already answered the question. It's whatever we can support, spending a maximum of a hundred a year. And it looked like they were going to be making a lot more than that. So there's their guardrail. The size of houses already answered. What kind of cars are we going to drive? Already answered. What kind of vacations are we going to take? Already answered. So here comes this blessing and he goes, "It simply becomes a process of praising God for providing for us. We're already spending kind of at our max. And so it's a saving and giving question. We've got six figures in student loans. We probably want to think about that. We're not to 20% down on a house. We probably want to think about that. But then we get to give way more than 10% away.

And if God does this again, we get to give even more than that the next time because we start experiencing his provision and then giving more and more. And one of the areas that Greg experienced, the coveting to contentment journey was in the area of a car. And so he had graduated and he likes to joke that he knew a Mercedes would be sinful, but he was convinced that an Acura was in the center of God's will for his life. And so he was car shopping and he was online and browsing and his wife Alison, who is a wonderful woman of God, but she went to him and Alison and Megan, our wives, had been unbelievable partners on this journey. And Alison said, "Greg, why don't you just think about like, you don't need a car that nice. Like, yeah, you can, you can pay cash for it, that's great and it's fine. But like what if you just think about you don't necessarily need that." And that stuck with Greg and he was wrestling with it and he was like, what? I really want the car. And he was wrestling back and forth and then an idea struck him and he thought about a vehicle, which is that vehicle right there.

This was his grandmother's car. And it had been sitting in her garage for like five years, hadn't been driven, four flat tires, didn't start. And they called AAA and got it running again, got some new tires on it. He said, this is going to be my car and to this day, this is five years later, he drives the granny. He's the number three or number four executive in a company of over a thousand people worth more than a billion dollars and he drives this to work every day. And he likes to, it becomes a witnessing tool because people are like, why do you drive that stupid car?

And he's like, "You know, it's, I have this struggle with things and I have this struggle to believe that my value comes from my stuff or what I own and this car is a daily reminder that my value doesn't come from my stuff. I believe that my value comes from God." Greg and Alison owned some nice things and it's not like their whole life is like this. But again, it's just one area where he said, this is a reminder and

it's also hilarious. And he says it rides like a dream, so I have to take his word for that. And so that has been a lifestyle statement that Greg has made.

The other thing that we've experienced together is this pride to gratitude transformation. And you know, we have thought about money, or at least I had thought about money for my whole life and so had Greg and the story tended to be, I've worked hard for it, I've earned it and I deserve it. And that's a perspective that any of us can bring, right? As people who tend to work hard, we're in a culture that's about hard work. Our individual success, I've worked hard, I've earned it and I deserve it. But the biblical perspective is that everything is a gift. In Deuteronomy, we read that you shall remember the Lord your God, for it is he who gives you the power to get wealth. Deuteronomy 8:18.

And so this perspective of gratitude to say, "God, it's a gift from you. Even if I worked hard, everything I have and all that I am and my salvation is a gift from you." And when we step into that posture of gratitude and receive everything in our life as a gift from God, it's essentially impossible to operate out of pride. And financial pride is one of the ugliest things that we see repeated throughout scripture that can draw people away from God.

In fact, Paul writes to Timothy about people who have wandered from the faith and pierced themselves with many pains because of their pride, their relationship with money, their desire for riches. And so that was another piece of the journey for us was this pride to gratitude transformation. So before I get to indifference to love, I want to share a little bit about my journey. So we finished business school and we had seen Greg and Allison take this job with a healthcare startup in Nashville and I had my job with Chevron, I was going overseas, we're going to make all this money. It was looking like we were going to be in Lagos, Nigeria or maybe in Perth, Australia earning this high income. And we had changed our framework to say let's give half of our income away. For the first year out of business school, let's give half, that would be aggressive. We might not save much, but let's just try it as kind of this offering to God. And that was the plan. We were excited about it. And then again, God changed the plan once more. And we encountered this organization called Generous Giving. And you know, you heard in my bio, that's where I work now. So that's kind of a spoiler for where the story is headed.

But just a quick word on Generous Giving. We are an organization, as you heard, that exists to help people discover the freedom, purpose and joy of a transformed relationship with God and money. That's what happened in my life. That's what happened in Greg's life. Our walk with Christ is taken to new heights because of this. And we primarily work with people who have been blessed with resources. And so you know, there are, and you think about what we find in our churches is so often you have classes that can help us understand how does money work? How do I live responsibly? How do I get a good foundation in place? And you might have heard of FPU or classes like that. Those are an awesome resource.

But what about somebody who says, like the situation, Greg or I found ourselves in like, "Hey, I've really been blessed. God has opened up some doors for me financially and I've got some resources. So what do I do? What about me?" And Generous Giving really offers experiences for someone in that situation to come together with peers in an environment where there's actually no ask for money, but there's a spiritual discipleship context around money to look at stories together, process with peers, and really experience the joy of generosity so that that looks like a Journey of Generosity retreat, which is an overnight retreat hosted by someone for their friends. Actually, I'm one of the elders up at Northland Church and so Megan and I are hosting the rest of the elders there and it's just a weekend retreat.

So it's an amazing community builder and it's on a topic that matters to all of us on money. And it's to say, how do we surrender before God? Look at stories of generosity, look at scripture and let the Holy Spirit speak to us. Phenomenal. There've been over a thousand of these retreats, maybe 1500 at this point, that have happened around the country over the last several years. And they continue to grow. So that's a quick word on what Generous Giving does and who we are. But we encounter generous giving

because we kept hearing about them as we talked to people who had been blessed and were very generous and we met their leadership and we ended up hearing, "By the way we're growing and God is clearly doing something in you all's lives and changing your hearts. Would you consider coming on staff on our team? You know, we're not an international oil company in the Fortune 500. We are a small nonprofit based in Orlando, Florida." So you know, that's almost the same. And the salary on offer was not quite 400,000 either. Not quite, almost the same either.

But God began stirring something in my heart and in Megan's heart and it was like this is what he wants us to do. And it was absolute insanity. And we walked around with a knot in our stomach for two months. And by the way, our perspective on this was, we're not going to do it. We're going to go overseas unless God basically hits us over the head with a two by four. It was like begrudging obedience, lord, if you make it abundantly clear. And he was like, "Oh, I can make it clear." Like how about an email from a missionary who doesn't know anything about what you're doing that says, the father told me last night that you are not supposed to go work at Chevron. He's trying to get you to do something else. And we're like, "Come on Lord, give us some wiggle room here." But he gave us no wiggle room and it was a matter of obedience or not.

And that season of life, the song, Oceans, played on repeat in our little apartment in Boston about 500 times. A key line in that song, a spirit lead me where my trust is without borders. Let me walk on the waters, wherever you would call me. And we remember these nights where we would put our kids to bed and lay down in our bed and then cry our eyes out, frankly. Because it was like God for five years, our whole career, our whole life, it's been blood, sweat and tears and toil to get this job and have this opportunity. And you're seriously saying to let that go like, "Lord, what are you doing?"

And he said, "Yeah, I need you. I need you to let it go. I need you to trust me." And so that's what he called us to. And so you know, we accepted it. We stepped out of the boat, we took the plunge, we moved to Orlando, Florida and one of the most amazing things was we bought a house pretty quickly and after the down payment for the house, we found ourselves with about \$8,000 left in our liquid funds. And we found ourselves with one car and a growing family and it wasn't working well in Orlando and we needed a second car. And we were in the season of life where minivans are the most attractive thing on the road. And you may know that the Honda Odyssey, long may she reign as the queen of minivans.

We wanted a Honda Odyssey, we didn't want to go into debt for one. And so we were like, what are we going to do about the car thing? And two weeks into my job with Generous Giving, one of my coworkers says, "Guys, can you all pray for me?" We said, "Sure, what's going on?" And he said, "Well, the thing is, I've got this old Honda Odyssey. It's got a 160,000 miles on it. We just send a kid off to college. I'm past that season of life. It runs like a champ, but we don't need the thing anymore." And we're like, "Well, what's the prayer request?" And he goes, "Well, the funny thing is I want to list the car and get rid of it. But every time I go to do it online, the Holy spirit stops me. And so for four months I've been sitting on this car and I don't really know why, and it's driving me crazy."

And of course I'm like, "I'm not going to pray for you, but I'll buy your minivan." And Blue Book value is \$6,000, so we bought his van. It took us down to our last couple thousand. It was like God had provided for us on the journey just what we needed. And Megan told me that the next morning she put the kids in their car seats to drive it for the very first time, started it up and press power on the radio and can you guess what song was playing? It was Oceans and so God was whispering to her and saying, "Hey, you're my daughter. You stepped out of the boat, but I'm going to take care of you and I'm going to be faithful." And so that's been our journey. And you know, along the way, those weren't the last two tears we cried in Boston. I mean there had been more, there had been plenty more all along the way. And it's a journey of suffering and heartache and joy and triumph all every month, every year, raising kids, trying

to become more generous, trying to become like Jesus. That's the journey that he's had us on. But it's been a beautiful one and we've learned to trust him.

I want to say one final word on this indifference to love frame. You know, we started giving and we started giving from a different heart, a heart that says, "God, I want to give like you give, out of joy and out of love, not out of obedience, not out of duty." And you ask some people about giving or try to read advice online and you'll read things like give to your passions. And I was like, "Well, my passion is my 401k, so that's not working for me." We started digging into scripture and saying, "Well, what does scripture say?" And it becomes pretty clear as you look through scripture, there's different ways to frame this out, but it's like God is doing three big things in the world and invites his children to partner with him and to play on his team through generosity.

One of those is to save the lost through evangelism. One of those is to strengthen believers through discipleship. And one of those is to serve the needy, to partner with the poor and in their circumstances. And those three objectives bubble up all through scripture and we see them so clearly and it involves the local church, it involves the poor. It involves all these opportunities, international work. And I said, to be honest, as I'm looking at my heart, I'm not sure I have a heart for any of those. I mean I believe that they're important in my head, but like can I be moved to tears for those things? I don't think so. And there's an ugliness that I had to come face to face within my own heart to say I'm not passionate about the things that God is passionate about. And the way that we chose to walk forward in that was to say, "God, we're going to step forward in faith and give in faith and trust that you will change our heart along the way in this journey from indifference to love."

And you know, it didn't have a heart for the poor. Started giving aggressively to Compassion International. And guess what? Years later along the way, and not months later, but as we've done that for years, God has shaped us to have a heart for the poor. It didn't really have much of a care that much about those who didn't have God's word or hadn't been reached by the gospel, I mean it just seemed distant, and we started giving to Bible translation. We started getting the reports back on the progress being made. We started hearing stories of people receiving God's word for the first time in their native tongue. And all of a sudden, what happens? A passion begins to grow and all of a sudden we care about it.

And frankly, we had always given to our local church and we do that here. We faithfully give to our local church, but it hadn't been an area of passion giving. And we started to approach it differently and say, "God, we're going to keep giving to our local church, but would you help us have a heart for your local body of faith?" And he has done that in such a profound way as we've asked him to and taken a different posture to our giving. And so maybe that's my final encouragement this morning is that I am so far from anything resembling Jesus when it comes to my heart and giving, and there's a long way to go, but as we have given and taken those steps of faith, God has been faithful to shape our heart and make us look more like Jesus. And it would be my prayer that, that would be true for you as well as you engage in this area of your life with him. Thanks so much.