Sermon – Treasure
Sunday October 3, 2025

How many of you would say you're generous?

Now most of us would probably like to think we're generous. But the truth is we're probably not as generous as we think.

Guess how much you think the average Christian gives as a percentage of their income? Only 2.5% Just to put this in context, during the Great Depression, Christians gave 3.3%. So even in the worst economic downturn in modern history, people gave more than we do today.

Now we often think that if we just had more money, we'd be more generous. But studies show the opposite - the more money Christians make, the less money they actually give.

Why is that? Why do we struggle with being generous? Let's be honest, sometimes we're just afraid.

I grew up in a non-Christian immigrant family. My parents worked hard to provide. There was a fear that if we gave, there wouldn't be enough for us.

Psychologists call this the Scarcity Mindset. It's when you think:

I don't have enough. I don't have enough time, talent or money. And if I give, I'll have less. But if I keep it, I'll have more.

I'm actually a certified professional accountant and this is how we were trained to think.

But here's the problem. This isn't actually true.

A London School of Economics study compared people's lifestyle in the 1950s with ours today. Do you know what they found? Today, you and I have more food, more clothes, more cars – more of almost everything.

But do you know what we don't have more of? Happiness.

It turns out believing you don't have enough:

- Keeps us trapped in fear and worry.
- Fuels comparison and envy.
- Strains relationships and steals our joy.

So let me ask you:

- How many of you lie awake at night worrying that you won't have enough?
- How many of you long for more joy instead of being paralyzed by fear?

We're wrapping up our series, ***Your Best Yes***. Our hope has been to encourage each of you to give your very best yes to God — to intentionally invest your time, talent, and treasure in the things that matter most.

Today we're wrapping up our series by talking about money

Now we often think money is just about numbers. But Jesus tells a different story: **Money isn't just a reflection of your wallet, it's a reflection of your heart.**

That's why Jesus talks more about money than almost any other topic. Why? Because money more than anything else, has a way of stealing your heart.

Jesus said: **For where your treasure is, there your heart will be also... No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." (Matthew 6:21, 24)**

So how do we break free from the lie that we don't have enough?

Here's the good news. Jesus offers us a different way. Instead of the Scarcity Mindset, he invites us to embrace the Abundance Mindset.

Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back. (Luke 6:38, NLT)

What I want to do today is show you three practical ways you can be more generous by shifting your mindset from, *I don't have enough* to, *In Jesus, I have more than enough*.

In the Old Testament, there's a story of a widow who had only a handful of flour and a little olive oil. She didn't have enough.

But when she trusts God with it, what happens? Her jar doesn't empty and her jug never runs dry. She has more than enough.

In the New Testament, there's a story about a boy has five loaves and two fish. But when he gives it to Jesus, what happens? Thousands of people are fed and there are leftovers too. There is more than enough.

You see, the Scarcity Mindset says that if you give, you'll have less. But the Abundance Mindset says, when you give, you have more – why? Because God multiplies what you give in ways you can't imagine.

You see, in God's economy, when you keep it for yourself, you have less. But when you give, you have more.

That's our first key of generosity. **Believe God is a God of abundance**.

Turn to your neighbour and say, He is more than enough.

We see this theme throughout the Bible but perhaps the greatest example is John 3:16.

> For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life.

God doesn't hold anything back — He gives us Jesus, He gives His very best.

That's the first key to generosity, Believe God is a God of abundance.

In 1 Timothy 6:17–19, Paul instructs Timothy to tell those who are rich to be generous and willing to share.

Now who are these rich people? In Paul's day, being "rich" didn't mean driving a Tesla or owning the latest iPhone. Being rich simply meant you had enough for today and maybe for tomorrow.

You see, most people lived hand-to-mouth, meaning if you didn't work that day, you didn't eat that day.

So let me ask you this:

- How many of you woke up today and had food in your fridge?
- How many of you opened your closet and had clothes you could choose from?
- How many of you were late because the person you came with took a long time choosing from all their clothes?

Because if you do, by the standards of Paul's day, you are rich. Even by today's standards, compared to billions of people in the world, you are rich.

- Millions of people around the world walk hours just to get clean water.
- Children work gruelling jobs instead of going to school so their families can survive.
- Half the world lives on less than $2 a day.

Here's the thing: Many of us think we're generous when we're not. *But* many of us also think we're not rich when we are.

So turn to your neighbour and tell them, *You're richer than you think.*

This is the second key, **Realize You're richer Than You Think.**

The psalmist writes, **The LORD is my shepherd; I shall not want. (Psalm 23:1)**

In other words, with God, we lack nothing. He doesn't just barely provide for your needs, he gives you more than enough.

But here's the problem. Even though you and I are rich, we don't *feel* rich. We have bills that pile up, housing prices that feel so out of reach, grocery prices that have doubled.

It's no wonder, we don't feel rich. And we're not alone. A Gallup poll surveyed the wealthiest Americans and asked them, "Do you think you're rich?

Guess how many of the wealthiest Americans believed they were rich? Only 2 percent. That means 98% of the wealthiest Americans don't even realize they are rich.

You see, it turns out that being rich and *feeling* rich are two different things. And if you don't *feel* rich, it's easy to think you don't have to be generous. That's what rich people should do because they have more.

And yet, here we are — we turn on a tap and we have clean water**,** we open the fridge and we have food to eat, many of us drove cars to get here. You may not feel rich, but you're richer than you think.

The third key is this: **Give Generously and Regularly**.

Paul says: **For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. (2 Corinthians 8:9)**

Think about that this. Jesus, the King of kings, who owns all the riches of heaven - what does he do with it?

He gives it away. He becomes poor. He takes on flesh, he lives among us and he goes to the cross to die.

Why does he do this? He doesn't do it for his own sake. He does it for us. He gives it all up so that we can have forgiveness, peace and every spiritual blessing.

This is our greatest motivation to be generous. Because you can't be generous just by trying. That doesn't work. Guilt, approval of others, even wanting to make a difference can't make you generous.

The only way you can truly be generous is:

- By looking at Jesus.
- By thinking about all he gave up for you.
- By meditating on his love and his sacrifice.

Because, **If Jesus gave you everything, how can you not give generously in return?**

One of the ways Christians train our hearts to be generous is through the tithe. What's the tithe? The word tithe literally means 10 percent. It's giving the first 10 percent of your income back to God through the local church.

Now just to be clear: tithing isn't about meeting a number; tithing is an act of worship.

The purpose of tithing is to teach you always to put God first in your lives. (Deuteronomy 14:23)

You see, when you get money, who do you typically spend it on first? Yourself. And if you have any leftover, maybe you give some of it to God. But tithing flips the order. It's saying:

God I put you first, I acknowledge that everything I have comes from you, I trust that you will provide.

That's what tithing is about. That's what Christians do. Maybe for you giving 10 percent feels impossible right now. So maybe you could start with say 2 percent or 5 percent and move toward 10 percent and beyond overtime.

But remember, tithing isn't about a number, it's an act of worship. It's about your relationship with money: *Do you possess your money? Or does your money possess you?*

For where your treasure is, there your heart will be also... No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." (Matthew 6:21, 24)

Tithing trains us to put God first. Because when you put God first in your life – especially with your money, everything else falls into place.

I've experienced this personally. Around the time I started tithing, God called me to give up my career as a Chartered Accountant and become a pastor. But I worried:

- Would I have enough to pay for seminary?
- Would I be able to pay my professional accounting fees?
- Would I even get hired by a church?

But God provided!

- I got a scholarship I didn't know existed.
- A friend unexpectedly gave me money to pay for tuition.
- My institute waived the professional fees I owed.

- And don't tell them, but I even found a church foolish enough to hire me as a pastor… here I am 20 years later!

If there's one thing I've learned about giving it's this: **You can't out-give God**.

God actually makes this promise to us: **Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." Malachi 3:10**

When Cornerstone Centre opened 10 years ago, most people thought our building was funded by the Town of Markham. They couldn't believe this incredible facility could be funded by a congregation of only 200 adults and 100 children.

But there were two things about us they didn't know.

1. We believed God was calling us to build this to bless our community.
2. We believed that if God was in this, he would provide.

So to raise the $13M to construct this facility, we gave generously and sacrificially. People gave their tithes and offerings, downsized homes, gave up vacations and renovations.

And do you know what God did? He multiplied it!

- $1.2M in development charges were deferred
- Thousands of dollars in professional services were donated.
- Promissory notes were forgiven.

And after all that, we even had $400K left in the bank! That's our loaves and fishes story. And through this building, God has blessed thousands of people in our community - that's our God of Abundance!

Cornerstone, we're in a season of discerning the next Big Thing God is calling us to do. We don't know all the details, but we do know this: it will be a God-sized vision that will seem impossible to do without his help.

But we know that God is preparing us for this. He's working to deepen our discipleship, our obedience and our generosity. He's inviting us to:

- Believe that he is a God of Abundance.
- Realize that we are richer than we think.
- Give Generously and Regularly – trusting that he can do more with what we give him than we could ever do on our own.

Cornerstone, this is our loaves and fishes moment. Jesus will take what we bring and multiply it to feed thousands and bless our community in ways we can't even imagine.

So will you say "yes" to God with your time, talent and treasure? Will you put Him first? Will you trust his abundance and give generously to bless others?

Because when we step out in faith and say yes to God,

- We won't just be building buildings and programs, we'll be building lives.
- We won't just be meeting needs, we'll be bringing hope.
- We won't just be blessing people for today, we'll be impacting lives for years to come.

At Cornerstone, we believe that we are blessed, not so that we can keep the blessing, but so that we can be a blessing to others.

As we close, listen to these words.

The life you clutch, hoard, guard and play safe with is in the end a life worth little to anybody, including yourself. Only a life given away for love's sake is a life worth living. (Frederick Buechner)

Are you playing it safe with your life? Or are you giving it away and living a life that's truly worth living?