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PASTOR ZACH ZEHNDER

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Good morning, church. What a joy it is to worship in the house of the Lord with you today. So honored to bring God's Word to you.

There is something deep, deeply wired within us as humans that is really unlike almost every other species, is that we are somehow, for whatever reason, drawn to want to help those that are hurting and those that are in need. There's only a couple other mammals that they've found that have this same instinct. For what it's worth, it's the orangutans and the bonobos, in case you're ever on Jeopardy.

But lately, scientists have been studying birds, and they've paired two birds and studied the differences, and they found something with the African gray parrots and the blue-headed macaws. They obviously are very intelligent creatures, both sets of birds, but they've found that they're different from one another.

And they ran this project, this experiment, where they would have two African gray parrots and two blue-headed macaws, and they were trying to see if they had an instinct that would help the other bird. And so there were two macaws over here with a little cage and window in between them, and the researcher gave a token to one of the birds, and that token could be turned in for a tasty nut reward. And when the blue-headed macaw heard the cries of the other bird, they could turn that token in and give the reward to the other bird. But the blue-headed macaws, when they heard the cries, turned the token in, ate the tasty nut reward on their own, and hopped away.

On the other side, there were the African gray parrots. Again, two birds with just a cage and a little window between them. And they ran this same project, this same experiment, and they found that seven of the eight African gray parrots decided to give their tasty nut reward to the bird chirping over here needing something. So apparently one in eight is still pretty selfish, but most of the African gray parrots are incredibly generous birds.

And so I have a question for you. Are you more like a blue-headed macaw or an African gray parrot? Because I think the world teaches us far more how to live like a blue-headed macaw rather than living like African gray parrots. And I want to go on a 40-day challenge to turn you away from those nasty, selfish blue-headed macaws and turn you into one of those amazing African gray parrots.

Now at the end of this 40-day challenge, I don't think you'll physically be able to fly. Caveat, if you are able to, I'd love to get that story because I'd like to use it as an endorsement for this book. I think it would fly, just saying. So you may not be able to fly, but if we go through this and you take part in this, I really believe you'll experience something better than flying, true fulfillment, joy and happiness that comes from living, as Jesus called you to live, specifically in these 40 days through your generosity.

And that is the goal, that you would become a generous person because God's designed us to be generous people. I'm pretty pumped today because we're launching this series. It really has been a labor of love for two years for Alison and myself, reading and researching and studying and writing and rewriting and rewriting some more and editing so much and designing. And I've read my book so many times, I'm tired of it. So I'm so pumped to be able to preach it to you, because this is the first time you've heard it.

But why does it matter? Because at its core, generosity is discipleship. And my life passion is to help challenge all of you to become greater disciples of Jesus. A disciple is someone who is being and doing like their leader. And Christians have said, Jesus is our leader. And so we want to be and do like him. And one of the things you notice when you look into the life of Jesus is he's the most generous person that you will ever find.

And so I've kind of scoured all of his words, those red letters in the New Testament, and I have found this to be true, that it is impossible to be a stingy disciple. I did not use the word improbable. I use the word impossible, because that does not exist. Disciples are not stingy. We are generous because that's who Jesus is.

So ultimately, I'm teaching you a target, if you will, of what a disciple looks like. But underneath this, this is a disciple series, a discipleship series to help you be a greater disciple. And underneath all of these discipleship series that I've led you on so far, and that will continue to go on is because I believe that we were created to live with joy. And far too many of us are settling for a life not with that joy, a life of believing in Jesus, believing that for our eternity, and then living out our lives as if following him doesn't matter.

And there is something greater, something that says, I do believe in Jesus. And so I got my eternity secured. So now I can follow him to the greatest of my ability and experience the greatest joy possible. And so yeah, it's a generosity, it's a finance, it's a money series. And I know some of y'all are going to be challenged by that. And that's okay, because we want you to be great disciples.

And it's impossible, not improbable, impossible to be a stingy disciple. And the reason we struggle is because the enemy sucks. And he shouts lies at us all the time. And he feels like, at least in my life, he turns the enemy's, the enemy's volume gets turned up when it comes to finance and money. And so we're going to learn, I think it's high time that we get back and center on the words of Jesus.

So today I want to teach you our theme verse from Jesus. It's 11 words. It's in Matthew chapter 6, verse 21. Jesus said, for where your treasure is, there your heart will be also.

Can we say that together? For where your treasure is, there your heart will be also. I want to say it one more time, because I think you actually have the power to memorize this verse right now, right here today. We're going to say it once more, and I bet you have it memorized. You ready? Here we go.

For where your treasure is, there your heart will be also.

All right, take it off the screen. Let's see if we can do this on the count of three.

One, two, three.

What a weekend. The Huskers won and you memorized the Bible verse. Are you excited about the Bible verse or the Huskers when you wooed there? A little shame for those, I mean, I was mean by me. I wasn't planning on doing that, but Jesus is giving us financial advice, but more than that he's giving us heart advice.

And in these words, he's teaching us that your money and your heart are really connected. And the world will tell you that money is neutral, and it kind of is because you can spend it in good and bad and kind of amoral ways. The truth is that where you send it shapes your heart, that the order of that's important.

And so we're really going to test God on that over these next 40 days. We're going to be learning about generosity, but we're going to be practicing it as well.

And some of you are like, but I thought generosity was more than just finances and money. And it is. In fact, in the church world, we say it's three T words. Maybe you've heard them. It's time, talent, and treasure.

Our last 40-day challenge, I really actually think we tackled the time and the talent. And so it's time we talk about the treasure. And we need to, because honestly, when you think about time, talent, and treasure, for most of us, the grip that we're holding onto tightest is not our time or our talent, it's our treasure.

And so one of the truths that I'm teaching you today that we're going to find throughout this series is where your treasure is, where it goes, your heart follows that. And you know that practically to be true.

I share a story in one of the videos of the first ever investment into a stock. I made it when I was in my early 20s, and some of you are like, man, that just must have been just a couple of years ago. I was kind of mean to laugh that hard. Golly, it's like an away crowd here today. Okay, fine.

Anyway, I was in my 20s, I think I was 23, and I had saved up \$2,000. And I invested it in SiriusXM stock. And I heard a little bit about SiriusXM. I don't know where I got the anonymous tip, but I'm like, that's what I'm going to invest \$2,000 in.

And all of a sudden, when my money went into that stock, like I was seriously invested. I mean, I can't tell you, I watched this, looked at the stock market. So I'd never looked at it before, but I was watching it so many times. And I was looking at what was happening with Sirius stock. And I was like getting all into it.

I became a subscriber. I was a brand ambassador telling everybody, you got to listen to SiriusXM stock, or SiriusXM. It's incredible. It's unbelievable. It's going to change the world.

I was trying to do my best. I was reading and reviewing quarterly earnings the best way that I knew how. I was listening to the CEO on interviews, talk about what's happening and what's changing. And I was just so excited. And for like a few weeks, even a couple months, like that stock went up. And I was like, man, God, you are so good. You are so good. You are taking care of my retirement before I even enter into a career in ministry. How good are you, God?

And then all of a sudden, something changed. And that stock that was going up started going down, down and more down. And it really went far down. And a couple of years, like I needed every bit of liquidity I needed. And so I grabbed the money out of that. I think it was like a down payment on our apartment at seminary.

And my \$2,000 investment, \$6 a share, I sold all of the shares for a little less than \$0.50 a share. I think I got \$112. I was like, man, I didn't do that right.

And after I sold it, I didn't really check on it. And actually, I checked on it this morning, and there's been lots of stock splits and stuff. And I found out that if I were to have held on to it, I would now have about \$1,400, I think.

And so like, man, I really missed the mark on that. But I learned a serious lesson in all of this, that where my money goes, my heart really does follow it pretty closely.

And so here's the question, the question to wrestle with today. What if the key to gaining a God-like heart is being generous first?

Because I think a lot of times in churches or just in life, we wait for our hearts to get stirred. And if my heart's stirred, well, then I'll give.

And God is saying, actually, where your treasure goes, there your heart goes.

And some of you say things like, I want a heart that beats like God's. Awesome. So do I. It's a great statement. That's a great intention.

But what if the key to getting it is actually not waiting for your heart to be stirred, but actually putting your money into causes God cares about, and you just watch your heart and your feelings move more towards God? Huh.

Because if you don't, here's what happens. If you wait for your heart to get stirred, well, then you'll hang on to stuff, and you'll get out in the world, and the world's pretty good at pulling your heart towards it.

For instance, this week, I saw something that I wanted that I didn't even know was a need that I haven't had and didn't need it for the last 20 years. But my heart was stirred when I saw the commercial that the chili cheese burrito is back at Taco Bell. It's like, man, I didn't even, I woke up this morning, didn't even know I wanted it. Now I need it. And I got it. It's all very, very delicious, by the way. Stay on the menu, please.

But my heart gets stirred all the time toward things that don't really do too much for me.

And so, this is a series to test God in that. And did you know, actually, we'll learn this, that the only time in Scripture that Scripture says test God is when it comes to your finances.

So this is not only a 40-day challenge for you, I'd say it's a 40-day test, God. We're going to try it. We're testing you. But I believe when you do it, you're going to see some great things.

And one of the amazing pieces, the truth that you'll find is living generously is one of the greatest keys to experiencing joy. I've seen this myself, the good and the bad, and it is so much better to be generous, and there's so much joy that comes along.

And so, we're going to take God at His word.

And there might be some of you that have some objections, because, you know, anytime the church talks about money, there's people that like, hmm, it's flaring up inside of me, and there's red flags going on, and you're going to talk about money in church, and here they go again, and the church just wants my money, and shouldn't my faith be private, and isn't my money my thing, and didn't I work hard for it, and who are you to tell me what to do with my money?

And so, I acknowledge that's there. I'm not 100% sure what to do with it, except we're going to go there, because Jesus went there, and I really have tried hard these last two years to let every preconceived notion and idea get out and focus on what did you say, Jesus?

Because the world has competing messages over and over.

The world says, protect what's yours, build your nest egg, nobody else is going to look out for you, so you better look out for me, myself, and I.

The world says, spend it while you have it, hashtag, you only live once, lie, you live twice, but it really feels like we only live once.

The world says, give only if there's something in it for you, so yeah, go ahead and give, make sure you get a tax break at a minimum, and gosh, if you can use it to leverage yourself for the future and to make a connection to grow, like, even better.

The world says, money equals security, and so yeah, put away as much as you can, store it, so that actually you can get your security from that, not from God.

And these are the blue-headed macaw theology all over the place here, and we fall for it.

We start believing these lies, and we start thinking, I don't have enough to give. What gift, what does it matter if I give anyway? Isn't that for the people that have more than I do? Giving is someone else's job. I'll give later when I have more.

And we fall for the world, and the world promises so much happiness, but man, the world sucks, and it will not deliver.

And so again, I can't promise you that if you go through this, that you're going to have more money in your bank account. Some preachers will say that. I didn't find that in here, but I can promise you it's fun, it's rewarding, it's joyful, and I've experienced it.

And you'll hear parts of my stories through the sermons, the book, and the videos.

I've done some really bad things, and I've done some really good things with money. And so it's been a journey for me, but I hope more than anything, genuinely, that you hear less of me and more of Jesus.

Because He has a lot of amazing things to say about generosity, that if you take the middle person out of the equation and just focus on Him, I genuinely believe what I'm telling you is from Jesus, and it has the power to change your life, if you let it and if you try it.

And God's really actually messing with me this morning on that. Yeah, He is, probably because of a lot of reasons.

Because I spent two years working hard on this, because I've been on a journey that's been bad, and I really like where it is now.

Probably also because my next-door neighbor last night hosted the Millard North post-homecoming party, and I'm tired. Strange girls scream loud at 3 a.m., but more so, it happened 20 minutes ago, sitting right there.

I've had communion four times today. Don't worry, two of my accidentally-chose-alcohol-free, so I'll pass a breathalyzer on the way home.

We found that I like the gluten-free more than the regular, accidentally.

And we went through confession and absolution in our eight o'clock service, and I just feel like over and over and over today, God's been reminding me of how much—this is not the right action—that God's been reminding me how, over and over and over, how much of a sinner I am, and how one of the things that I've held, even thus far this morning, is wanting to look really good in front of you.

I want you to look at the book and say, that's some really great design.

I want you to read the words and say, great job, Zach.

I want you to watch the videos and say, those videos, you can put those up with anybody doing Christian content out there.

That's what I want, and I felt the Lord release that off of me this morning, because I was still carrying that, still kind of carry it.

And I'm sorry that I'm kind of letting you in on my schizophrenic brain this morning, but the spiritual godly side of me truly does believe the stuff that I'm sharing with you.

And money's an idol for too many of us, and you can actually be freed. I can be freed from my stuff, and you can be freed from your stuff.

Because if we're truly kind of looking at things, we're ridiculously blessed in our

And a controversial statement that I wrote in here, be shocked, you are rich. By every metric, [givingwhatwecan.org](http://givingwhatwecan.org) allows you to actually type in how much money you make, and it'll tell you with everything adjusted, all the world, everything, it'll tell you where you rank.

If you make \$60,000 a year, you're in the top 1% of wage earners.

And so my hunch is that 90% of us are in the top 10% of wage earners in the world.

And I think those are very conservative numbers.

And yet through all of that blessing, we have found a way to be ridiculously stressed.

Because we're listening to the world and its lies, and it's time to let go of those lies.

And it's time to raise the alarm and say, can we just admit that what the world is saying is normal isn't working when it comes to our finances? Like, when are we going to do that?

Are we just going to keep going?

Like in a world where we're ridiculously blessed, many of us are stressed when it comes to our money.

Many of us are still, for whatever reason, living paycheck to paycheck with little to no margin.

We're struggling with credit card debt and interest on top of that.

We have worry, anxiety, and fear.

Even when the economy's going well, we've got words like recession and inflation that we're freaked out about.

If you're in a relationship, you have tension likely because of money.

If you're married, most studies say that money is the number one reason causing fights and even causing divorce.

So can we please sound the alarm and say, if that's what's normal, I want to be weird and I need something radically different to change me.

And I'm not going to find it anywhere else except in here.

And so please hear what Jesus has to say and try it and see what happens.

You will find truth and joy and fulfillment, even if your bank account has less.

And so throughout this 40-day journey, Jesus said some radical things.

So yeah, I'm asking, like, can we have a complete shift?

Because he said crazy things like this—skip a couple slides for me, please.

He said, it is more blessed to give than to receive, Acts 20, verse 35. You're happier when you give.

The world says, get more. Jesus says, give more.

Jesus says, life does not consist in an abundance of possessions.

It's not about accumulating as many tokens as you can find and get.

Jesus says, to whom much is given, much will be expected. Much will be required.

You've been given much. Let's give abundantly.

Jesus says, you cannot serve both God and money, though don't we want to be the test case for that?  
Can I try that at least, God?

And that's where we struggle so much, is when we try to have all of this world and all of Jesus.

All of this world and all of Jesus at some point collide, and you've got to choose one.

Jesus once said, what good is it for someone to gain the whole world, yet forfeit their soul?

You can gain all this world has and lose what's most valuable.

So he doesn't say kind of boilerplate stuff, he says things that are going to mess with you and challenge you.

But again, I ask, aren't you kind of ready to give up normal and try something else?

So let me share where we're going on the 40-day journey.

The first five days, I'm going to introduce you to five, through those five statements we just read, to five different types of generosity or giving.

The acronym is H.E.A.R.T., because that's what we're after, the H.E.A.R.T.

And if you're like, acronyms, yeah, well, I'm a pastor that loves acronyms.

And if you don't, you go to seminary and start your own church and you do it how you want.

But we got an acronym, baby, because acronyms help people remember.

And I'll stand on that till the day I die.



Anyway, we're going to talk about giving happily, giving eternally, giving abundantly, giving regularly and giving today.

I'm going to introduce those to you on the first five days.

Then we're going to spend a week diving into each of those further.

And we're actually going to do some multitasking, because as we're generous, what we're going to be doing is we're going to fuel God's mission through our generosity, but we're also, through our generosity, going to be trading away of the world for a way of Jesus.

And so as we talk about giving happily, that it's more blessed to give than to receive, we're going to actually trade worldly comfort and hopefully receive godly contentment.

But no matter what I have, I'm not going to look to this world and its things for my comfort or even my contentment.

I'm going to look at what God's given to me, and I'm going to be generous and happy because of that.

And then we're going to look at giving eternally, that far and away, the thing Jesus talks about most is his kingdom is coming.

And actually, a lot of the examples that have money in them, money's not the main issue in a lot of them.

The main issue is that his kingdom is coming, and so if his kingdom is coming, use your money this way.

It's going to be a really important week as we trade this idea that I've got to own as much as I possibly can and actually realize God's called you far more to just be a steward because you're here for a couple of nights and then you're there forever.

And then we're going to look at giving abundantly and trading for whatever reason our brains can have a scarcity mindset.

As American Christians, we can still fear and like, ah, God's holding out on me.

There's not going to be enough.

I got to go grab all the toilet paper before COVID, really?

Or has God taken care of you yesterday?

Is he taking care of you today?

And will he take care of you tomorrow and into the future?

Because my God meets all my needs and he supplies everything that I need.

And so I can flip out of this scarcity mindset and this really awful demonic way to look at this world.

And I can live in the abundance to know that my father loves me and takes care of me.

And then we're going to look at giving regularly, trading control for obedience that I cannot serve both God and money.

And so what if I actually let go of my need to control everything, every dollar in its perfect place.

And I actually just kind of learned the way of obediently following Jesus, even with my finances that I give my first fruits and that I get in regular generous habits that can reflect who I am as a disciple.

Because the reality is, at the end of it, I hope you do well in the 40 days.

But if you do well in the 40 days and you were generous for 40 days and then go back to being greedy, like that's not what we want.

We want this to be a lifestyle that have habits of generosity.

So how do we give regularly?

And then finally giving today.

What's it look like to just wake up with a posture that's ready to let go of grasping for more—greed would be the word—got to get more to actually just releasing what God's given and be grateful and thankful for how much God's already done for you.

So that's where we're going on this journey.

Let me give you a couple questions that you might have in this series.

First question is like, okay, Zach, but how much are you really challenging me to give?

Can I just know the number?

Like, what do you want?

Let me kind of check the box and, you know, pay my indulgence, whatever, right?

No.

So here's the reality through the book, the sermons, the videos, if you follow all of

But what I'm really asking you, challenging you, is I'm challenging you to give five gifts.

We want to get those generosity muscles going.

And that means not just hearing, but doing, learning and practicing.

And so over those five types of generosity, we're going to ask you to give a gift in each of those.

Now, you will never be challenged to give a specific amount.

So if that eases you a little bit, then great.

Because a \$10,000 gift for one might be a drop in a bucket, whereas \$100 or maybe \$112 might wipe out somebody's entire stock portfolio.

And so it's not all the same. It's not all equal.

What I can promise you is you won't be asked a specific amount.

But as one of your pastors, and if you hear Pastor Seth or Pastor Greg or any of our pastors, we're here to kind of shepherd you.

And so it is appropriate for us to guide you.

So I'm not saying I'm not going to guide you.

I'm not going to bring up some ideas and some things through Jesus that you could consider.

But at the end of it is ask God, what does it look like for me to be generous?

And whatever He places on your heart, be obedient to Him.

One of the five gifts we're asking you, it's the fourth gift, that giving regularly week, is for you to consider giving a regular or recurring gift to God's work.

Again, if we did great for 40 days, awesome, we'll celebrate that.

But that's not about checking a box and doing well for 40 days.

It's about becoming the people God wants us to be and having a heart aligned with His.

Number two, final question, what's a good next step for you today?

If I had three words to describe it, I would say go all in.

For me, that means four things.

It means get a book before you leave campus today.

We have free books, one per family.

There's also kids books as well, if you'd like a kids book.

And so get a book.

We're leading with generosity.

Hope you take it.

As you're in the books, do the daily challenges.

You can do them individually with your family, with your kids.

Do the daily challenges.

The daily challenges start on day six.

And so really wrestle with them.

There's some journaling, some writing, some guided scripture.

There's some practical budgeting stuff.

And there's an opportunity once a week to give.

Third, join a connect group.

It's always better in community, and you can learn from others and hear their stories and hopefully share yours.

And again, I think it's kind of fun.

Like a lot of the videos were filmed in and around Nebraska.

You'll recognize a few places.

That's pretty awesome.

And then number four, choose church.

You're here today, so check one.

But like a good Netflix or Hulu show that's putting out a season that's got six episodes, when you binge watch, you don't go from one to four to six.

I don't know what that is, but you watch all six.

Because, well, it's meant to be consumed, all of it.

So commit to coming to church.

You're here today.

It's awesome.

And by the way, just coming to church, getting in a regular consistent pattern, that's not just biblically a smart thing to do, but that's proven scientifically to be one of the best ways for humans to flourish in our nation.

So get into a regular practice.

And if you miss, we have an awesome production team that makes these videos and audio available on podcast, on our app, and in our website.

I love kind of finding the gospel in unique places.

And that's what I think the African Gray Parrot nailed.

They gave away their token so the other bird could get the tasty nut reward, knowing that the other bird would offer them nothing in return.

It was just a sacrifice.

And I think it's kind of a lame representation, but a representation of the gospel where we had nothing to offer Jesus.

And rather than coming down into this world and collecting as many tokens as he could, which he could have collected more than any of y'all, he decided rather to give up the currency most valuable to him, his blood.

When we were far away from him, when we had nothing to offer.

And when we cried out for help, Jesus did not give up on you.

He got up off of his throne and he gave up what is most valuable.

Bible verse to share with you to close is this one, for you know that the grace of our Lord Jesus Christ, that though he was what he was rich yet for your sake, he became poor so that you through his poverty might become rich.

That is the beautiful gospel.

And over the next 40 days, we're going to learn more about it and you're going to be challenged to practice like Jesus and hopefully not hoarding as many tokens and hopping away from the world's injustices, but moving more towards them.

And if I can be honest with you, if birds can get this right, can we do better please?

Because I actually don't even like birds.

I kind of am anti birds.

We actually had a bird one time, a Quaker parrot, and it was the worst decision our family's ever made.

And actually it was made without me, which is hopefully a good indication that I should be in on some decisions at the home.

Don't worry Sadie, the Quaker parrot has been rehomed to a nice Colorado Christian family.

I'm sure flying high in that state.

Anyway, great job, Zach.

You went gospel to a weed joke.

Let me land the plane here.

Let me land the plane in a more appropriate theological reverent way, please.

Yeah, I've been reminded over and over and over again today, after probably a couple of years of getting ready and trying my hardest to make this a great thing for everybody, over and over and over today, that I need God's grace.

Gosh, before I give anything, the invitation is to receive.

And if you've never received God's grace, there's nothing like it.

And today might be that day.

Maybe you don't need to have communion as much as I did today.

Maybe now is the time for you to say, gosh, over and over and over again, I've made a mess of my life and I'm deep down in a dark pit and I'm crying out for help.

And scripture says that there is no depth that you can get to that our Lord's hand is not too short to save.

There is no cry that is too soft that His ears cannot hear.

So before we live open-handed, would you do this posture if you need to receive God's grace?

Lord, I come to you and I bring not even nothing.

I bring my worst.

I bring that stuff that I don't want anybody else to see or know about.

And I thank you that you're meeting me and all of us.

Thank you that you're meeting your precious son and your precious daughter.

That you're unafraid to enter the places we want nobody to enter.

Not with a hand of shame, but with a hand of freedom and grace that you won at the cross and through the tomb.

I receive your grace today.

I don't ever want to be the same again.

Thank you for rescuing me out of the pit.

Thank you for leading the way with your generosity.

And may I never be the same.

And may I follow you and may I be generous and may I lead, may I do all the things that honor and bring glory to your son.

So that others might know who you are.

I love you, Jesus.

And it's, I know I'm almost done.

It's in your name I pray, and together the church says, amen.