

NATIONAL COMMUNITY CHURCH

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Opportunity Cost

Dr. Mark Batterson

Hey, this is Mark Batterson, pastor of National Community Church, welcome to our podcast and thanks for being a part of our extended family. We're in a series called 'Yes and Amen'. And we're casting vision for where God is taking us as a church. If you'd like to be a shareholder in that vision checkout <https://theaterchurch.com/vision> Enjoy the message.

Hey, next weekend I want to give you a little nickel tour of the car barn. I just want to prove to you is happening; construction is fast and furious, in fact, this will be future stage. They just buried a time capsule for us right beneath the altar today. And so you can begin to see what was just a little garage is turning into this event venue, we'll have some risers on either side, which is going to be so fun because it's a large space, but it's also intimate. We'll be worshipping with each other and actually towards each other. And so, next weekend we'll do a little bit more of a walk through, give you a sneak peek of how it's beginning to take shape. But just wanted to give you a quick look inside

In 2008 four students set out to revolutionize the eye wear industry; they were neck deep in student loans. They had no background whatsoever in eye wear or e-commerce, more than a few friends called them crazy, but they couldn't get over how much it cost to buy a pair of glasses. Their idea was pretty simple, offer fashionable frames at a fraction of the price and do it online. A decade later, Warby Parker is a billion businesses; I bet some of you are wearing their frames. Now Adam Grant writes about Warby Parker in his book 'Originals' because Adam Grant was offered the opportunity to invest. He declined and he said this, and I quote, "It was the worst financial decision I'd ever made". Now, I want you to hold that thought.

In the world of economics, there are two kinds of costs an actual cost and an opportunity cost. Now, an actual cost is an expenditure. It shows up on your balance sheet as a liability and it's relatively easy to account for. An opportunity cost is a hidden cost and so it's far more difficult to account for. It's the loss of potential gain. It's the loss of potential gain often because of indecision or inaction. Enter Adam Grant failing to invest in Warby Parker did not cost him a single penny in terms of actual cost. No harm, no foul, but it cost him millions of dollars in terms of opportunity cost, nothing ventured, nothing gained.

Now Luke 14, Jesus tells a story about a construction project, not unlike the city block that we are constructing right now. And he said, this don't begin until you count the cost. And that makes sense, right? And we get that but I think sometimes we fail to realize that it is a two sided coin. I think most of us pretty good at calculating actual cost, calculating opportunity cost, not so much. Why? Because it involves scenario planning and systems thinking, and when you try to account for the future, far more variables involved. Spiritually speaking, it is a moral calculation that involves a measure of faith. When it comes to your future as an individual, your future as a couple, or even our collective future as a church counting the cost is so critical. Now, I want to talk about both sides of that ledger, but I might spend a little bit more time on opportunity cost

because I think that is the hidden cost of Christianity. Listen, you can do nothing wrong and still do nothing, right. Goodness is not the absence of badness, that is a glass half empty Gospel. That's why at NCC, we talk so much about wanting you to be more known for what we're for than what we're against. You can maintain the status quo and there is no net loss, but the opportunity cost, ah, that's staggering. If you stay in the boat, you will never walk on water. If you stay in the boat, you will miss out on the miracle.

Last week I said, if we're going to reach people, no one's reaching you got to do what no one is doing. Now, we do some things as a church that are admittedly maybe a little out of the box, but that's because we're trying to reach people who are out of the box. Listen, we are not going to stay in the comfortable confines of the sheep pen. We're going to risk the 99 to go after the one. Why? Because that was Jesus risk reward ratio. And so welcome to National Community Church, thrilled to have you here this weekend. All seven of our campuses, little shout out to our extended family. We are in a series called 'Yes and Amen'. And if you have a Bible, you can turn over to 2 Corinthians chapter eight. We'll get there in just a moment.

Two weeks ago I was talking about two trains, 'so far, so God' and 'the best is yet to come'. Remember, God is coming at us from two different directions; God's faithfulness pursuing us from the past, God's sovereignty bearing down on us from the future. And so those two realities, those two theologies meet in the middle of the place called the promises of God and as the children of God, that's where we live. For no matter how many promises God has made, they are yes in Christ, but that's not the end of the verse. You got to flip this coin, so through him, the amen is added by us to the glory of God. In other words, we have to add our amen.

Last week, I cast the vision for our next chapter as a church. If you missed that message, maybe you want to go back, you'll find it online or you can subscribe to our podcast. Listen, we're attempting to do what we've never done before. We have turned a crack house into Ebenezers Coffeeshouse; we have turned and abandoned apartment building into the DC Dream Center. We have never turned a 127 year old car barn into a prototype campus, child development center, and mixed use marketplace. This is a God-size vision and we would not have it any other way. Can I tell you how God grows us and how God glorifies himself? He gives us a vision that is beyond our ability and beyond our resources because then when God does it, we can't take credit for it. Show me the size of your vision, I'll show you the size of your God. My God, "able to do immeasurably more than all we could ask or imagine according to his power that's at work within us". So here's what I know for sure; God's vision for this church bigger than ours and God wants us to be a bigger blessing to this city. George Bernard Shaw said there are those who look at things the way they are and ask why I dream of things that never were and ask why not. This is a why not church, this is a why not vision.

Alright, Second Corinthians, chapter eight verse, seven here we go.

7" But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving."

So week one, we got pretty theological, right? Week two we got pretty logistical. It's week three, and we're going to get financial. I want to put some numbers to this vision and I want us to talk

about the part that each one of us can play. Now let me say this upfront, I know that money, a sensitive subject, right, can be a little awkward, not as awkward as sex. So we could talk about that, but we'll stick with money this weekend, okay? Here's the deal, you need to hear this upfront. God does not need your money, okay? He owns the cattle on a thousand hills and he owns the hills. God does not need our money. But here's the deal, Jesus said, where your treasure is there your heart will be also, God doesn't need your money, but he wants your heart. And those two things go together. And so it may seem like we're talking about money, but what we're really talking about is what's happening in our heart? And so I want to talk about how to grow in the grace of giving and we'll hit on four levels of generosity. And listen, I figured out its going to take two weeks, okay. And so week one, what we'll talk about level one, level two and then next week we'll talk about level three and level four. But let me give you these upfront because I know that we have some note takers and so you're going to want to write these down. Alright, here we go.

- Level one is giving spontaneously.
- Level two is giving consistently. We'll talk about those two.
- Level three is giving proportionately
- And in level four is giving radically.

Let me say one more thing up front. I know that some of you may be in a tough spot financially, you're trying to get out of debt, trying to make ends meet I totally get that. Listen, Lora and I, we have been there and done that for many years. When I was in graduate school, Lora brought home most of the bacon, I worked little side job at a storage facility, but listen, I remember pumping \$2 of gas. Anybody else? Part of that \$2 club because that's about what you can afford, right? We ate so many waffles those first few years of marriage. Unbelievable! Listen, I'm not complaining, life is lived in seasons and that's true financially. And so when we moved to DC, I actually worked at a couple of jobs for several years because one job didn't cut the cost of living. So if you are in a tough spot financially, I know that growing in the grace of giving, that feels like, ah, I might check out until next week and you're here and you'd love to give more, but it's just not the reality of where you are this weekend. I just want to acknowledge that, I want to empathize with that? And I want to share my prayer for you. Listen, it's Second Corinthians 9:11 it says, "*You will be enriched in every way*". Why? "*So that you can be generous on every occasion*". Just a little reminder right here, God does not bless us to raise our standard of living. God blesses us to raise our standard of giving. Having said that, let me say this, I think there are ways to be generous that have nothing to do with money. Okay. Can I tell you something? Just being real, more difficult for me to be generous with my time with my money. Every weekend, hundreds of volunteers you get up early on Sunday morning and you invest your time and talent in this thing called National Community Church. That is generosity and I want you to hear me say a huge thank you.

When it comes to finances, I think we can fall into a false narrative. We think we'll be more generous when we have more money. I am not buying what you're selling. Listen, if you aren't generous with a little, you will not be generous with a lot. I think what I'm saying is I think generosity starts right here right now and so with all of that said, let's jump into the first level of generosity it's giving spontaneously. And Paul in this passage in Second Corinthians 8 he spotlights the spontaneity of the Macedonians and the way that they are giving. It says in verse

five; *"This was totally spontaneous, entirely their own idea, and caught us completely off guard."* Do you love that as much as I do? Like that is just pure generosity right there. I think giving spontaneously, if you're looking for a little bit of a definition, I think it's spirit led giving. It's about being in touch and in tune with the Holy Spirit and there are moments, listen to me, when the Holy Spirit will give you one of these, he's got sharp elbow and will nudge you because of a need that is in your ability to meet or because of an opportunity that out of the corner of your eye you may spot and you feel prompted to do something about it. Well the first level of generosity is just obeying those promptings and when we do that, oh man, can I just say this? If you're not having fun financially, dial in right here because what you will discover is that there is some divine appointments waiting to happen.

Few years ago, I read a book by Bruce Wilkinson 'You Were Born For This', tells a story about speaking at an event in Johannesburg, South Africa. And so late one night after a speaking event, he and his son David wanted a snack, found a restaurant, right as it was closing, you know that's the worst moment for the servers, right? Because you're trying to clean up and, and so he, he did a little begging, said is there any way you could find some ice cream for two guys who would really appreciate it? And you know, probably cringing inside but the server smiled and said, let me see what I can do and so she found some ice cream and Bruce and David enjoyed it immensely. And as they're eating the ice cream, he just felt led by the Holy Spirit that he needed to leave a rather large tip. In fact, he had a wad of bills in his pocket and felt like God was telling him to leave all of it. Now sometimes you just kinda do this on the sly, right? But sometimes you feel like you probably ought to communicate what's happening and so he said to the server, you were so kind to find us that ice cream when the kitchen was closed. I appreciate your extra ordinary service and just want to leave a tip that reflects that. And so, he left the tip and they tried to get out of there before she could count it or catch them. You know what I mean? But they didn't do it in time and so she caught them. She said, you know Jesus don't you? Bruce didn't deny it. She said, this is a miracle. I have a baby and we couldn't pay rent and the landlord was going to kick us out of our apartment tomorrow morning. I prayed to God on the way to work just this afternoon, please God send us the money or we're going to be living on the streets. She wipes away a tear. And she said, sir, this amount is exactly the rent I owe. That's how I knew that you know, Jesus

Church, could it not be a wonderful thing if people knew that we knew Jesus because of our spontaneous giving, because of our generosity, because of the way that we respond to the needs around us, the opportunities around us. And that does not mean leaving a Gospel tract that looks like a fake bill. Please, please do not do that. Let me go back to what I said at the beginning. If Bruce Wilkinson doesn't obey this prompting, there is no actual cost. In fact guess what, he still has a wad of bills in his pocket, but the opportunity costs pretty high. One, he misses out on this miracle and two; she might end up on the street. Not every instance as dramatic as this but listen, I think spontaneous giving is a game changer; it will put some fun back in your finances. And I think what I want us to understand is that our gift is someone else's miracle. I believe that, I actually believe that and that's pretty exciting to be a part of.

Now let me get practical, Bruce Wilkinson keeps some cash in his wallet in a place he calls the God pocket. He says, the God pocket is this specific location in your wallet or purse where you keep money you have devoted to God so you can give it to someone in need as soon as God

nudges you to do so. It's pretty simple, pretty practical, pretty powerful. The parable of the Good Samaritan, there was a man in need on the side of the road two religious types, the priests and the Levite you remember, they walk right by they ignore the need. Why? Because they have places to go and things to do. Listen, listen to me right here, it is our religious that sometimes cause us to miss divine appointments. It is our religious routines that sometimes cause us to miss the miracle that is right on the side of the road. Why? Because we're so busy doing God's business and getting where God wants us to go, that we miss these opportunities to make a difference. Spirituality is spontaneity, it's a spirit filled, spirit led life and I think that includes the cash in our wallet.

Can I suggest that the Good Samaritan had a God pocket, it says the next day, took out two denari and gave them to the innkeeper? Denari was a day's wage in today's dollars based on median income in DC; this is \$594 before taxes. What that tells me is this, the Good Samaritan had created financial margin so that he could be a blessing in situations like this. Listen, Spirit led does not mean poorly planned. Au contraire, I don't think I've ever used that in a message. Growing in the grace of giving involves some budgeting and that budgeting then allows you to obey the promptings of the Holy Spirit without even having to check the balance on your checking account. Now, just for good measure, Good Samaritan could have ignored this need and walk right by this divine appointment just like the priest, just like the Levite, he could've saved \$594 in actual costs, but he would have missed a moment. He would have missed a miracle. In Second Corinthians 9:7, Paul outlines some giving guardrails that say, *"each one of you should give as he has decided in his heart"*. In other words, this cannot be outside in. It's gotta be inside out. And then he says, *"not reluctantly or under compulsion for God loves a cheerful giver."*

Listen, during this series we're challenging you to add your amen to the vision that God has given us as a church. No apologies for that. But the last thing that we want is for you to make a pledge for the wrong reasons. What are the wrong reasons? It's anything that is not prompted by the Holy Spirit. This is about each one of us discerning, saying, God, what do you want me to do? And then we followed the spirit's lead. And guess what? When we do that some miracles happen. God loves a cheerful giver. Can I tell you the mindset of a cheerful giver? They do not give because they have to. They give because they get to. It is not an obligation it is an opportunity and they have counted the opportunity cost.

Alright, let me switch gears. A first step in this journey of generosity is giving spontaneously. I pray, may God give you a moment this week with your time, your talent, your treasure, just to seize that moment and see the kind of difference it can make in someone's life. But if you want to continue to grow in the grace of giving, there is another level and I think it's giving a consistently. Now, the key to growth in any area of our lives is establishing consistent habits, regular routines, daily disciplines. Consistency beats intensity seven days a week, and twice on Sunday. Over time you become what you do day in and day out. Aristotle said, we are what we repeatedly do. This is not rocket surgery. Okay? How do we give consistently? Well, every week we take an offering and if you're new to this thing called church, I often wonder what's going through your mind because it's a little strange, right. Like you see this popcorn bucket coming down the row is their popcorn in it. I can't even imagine the letdown when you discover it's not

actually popcorn. And then you're wondering, now, do I put something in or can I take something out? You know, what is happening up in here.

And so let me reverse engineer this offering idea all the way back to 54 AD. Paul is writing his first letter to the church at Corinth and he set the precedent, he says, on the first day of the week, each of you should set aside a sum of money in keeping with your income. Now "in keeping with" that sounds like proportionate, doesn't it? And so we'll get to that next week. But Paul establishes a regular routine. Now, one of the ways that Lora and I put this into practice is... and one of the ways we've gone from kind of spontaneous to consistent is by setting up automatic withdrawal. Like it's this crazy, unbelievable kind of 2019 opportunity we have to probably do this a little bit easier than folks 2000 years ago. And so every paycheck there is an electronic transfer that goes right to NCC. Now, we still give spontaneously to lots of different kingdom causes as God leads us but that consistent giving becomes a baseline it becomes a trend line and that may be the next step in your journey of generosity.

Let me say one more thing about the offering because I want you to understand what you're doing when you give something to National Community Church. In all my days of pastoring, I have never seen anyone put themselves in the offering bucket. Now, that would be a little strange, wouldn't it? Probably break the bucket, but every time you give, that's exactly what you're doing. There's an old adage, time is money, but the opposite is true too. When you set up recurring giving or you put something in the offering, listen to me, you traded your time and your talent for that paycheck and you made a decision. I'm going to give a piece of... I'm going to put a part of myself into that you are offering yourself, this is not cold, hard cash this is blood, sweat and tears. Here's what's so beautiful about this. You may give the same amount as someone else, but it is absolutely unique. Why? Because it was your time and it was your talent in it has your fingerprint on it. I want to say thank you.

Alright, let me hit pause right there and we'll pick this back up next week we'll talk about level three and level four, giving proportionately, giving radically. Here's what I want to do. Two weeks ago I asked you to begin to just pray about this pledge card that you got, and just think about the part that God might want you to play. Now let me say this again, if you are a guest, no obligation whatsoever. I want to make sure you know that, this is for those of us that this is our church home. But what I'd like to do, couple of minutes is just walk you through that pledge process and just talk a little bit about how Lora and I approach moments like this and I want to make sure that you hear my heart. And so if you got it just kinda grabbed this, right there on the front of the card, actually, yeah, right on the front of the card you'll see a box for your name, not your neighbor's name. Okay? Just a little confession right here when I was a kid, I went to a church, they had offering envelopes in golf pencils in the pew. That church received several million dollar pledges from superheroes with handwriting that looked a lot like mine. Okay. This not your neighbors pledge this is you. This is your name, okay. I know we love to discern the will of God for everybody else, don't we? No, this is us.

Now let me say this. This is between you and God. This is not a credit card company, okay? No one is going to come knocking on your door. This is about you discerning what God might want you to do. Now, second box, kinda right, right below it, is this spot where you can write a pledge. I'm going to say a few things about that. First of all, it is a two year timeline. We wanted

to give you a long enough runway so that you could dream a little bit bigger, think a little bit longer. Now you may want to give a onetime gift and that is great, but I might encourage you to consider a monthly pledge. Why? Because it cultivates the consistency that we're talking about. And if you make \$100 monthly pledge, for example, listen, over the next two years, that's a \$2,400 gift. I think there's something about kind of in increments; it's not quite as overwhelming. And so, I'm going to be praying for you as you pray about what, what that number is.

Let me talk a little bit about how Lora and I approach this and listen, we approach it very differently and I'll tell you why. We are exact opposites on the Myers Briggs personality assessment. Let me tell you something. Opposites attract. Okay? Our approach paths could not be more different and I don't know what it is about my personality, but I love exotic formulas. It took the Israelites 52 days to rebuild the wall of Jerusalem. What if we took our annual income, we divided by 261 workdays, we multiplied it by 52. Amazing! Our money give would equal, their time investment. Ahh, and I love these kinds of ideas and so I'll unpack my quadratic equation to my wife and she will patiently listen. Now let me tell you what Lora's spiritual gift is. It's the ability to say in one sentence what takes me an entire sermon. I don't even, I don't know how else to say it and so usually I'll get done with my whole blackboard presentation and she'll say something kind of like this, or we could just give this amount. Yes we could. Yes we could, and we usually do, okay. Now here's how it goes down and we pray about it, then we talk about it and then we pray about it some more and then we compare numbers and we compare notes. Sometimes we're on the same page, sometimes we are not. And listen, that is a healthy part of this process, I'm going to tell you why because you have to lean into each other a little bit more and you have to lean into God a little bit more to kind of get that discernment.

Two things, guide us in these kinds of decisions and we're bringing this thing in for a landing, almost there. One is we want to make a pledge that stretches our faith. Now you got to do some budgeting and you've got to count the cost, but not just the actual cost. Faith counts the opportunity costs. And I shared this last week, phase one fully funded because of the generosity that 256 leaders who said, let us lead the way. That's amazing, isn't it? Now that means that we're on to phase two. \$5 million kids' ministry space and I just believe it is going to be the best investment we ever make. Are you kidding me? That is compound interest to the third and fourth generation. We are going to disciple thousands of kids in that space and so when we talk about doing things, it'll make a difference 70 years from now, we're talking about our kids. And so, at the end of the day we want to make a pledge that has a measure of faith and then we want to make a pledge that has a measure of sacrifice. We want our family to feel it a little bit. Now, please continue to feed your children three days a meal, three, three, three. [Laughter] I'm talking fast because it got a lot to say. Please continue three meals a day. Okay? Uh, but do not tell me there are lots of luxuries that we could give up for a season for kingdom costs. And that's how you grow in the grace of giving, you stretch your faith and you make some sacrifices.

Been so blessed, so challenged by so many that have already made a pledge, a yearend bonus, people making pledges during the government shutdown that took some faith. Someone is giving a down payment for their first home. Here's the thing, I would never ask anybody to do that, but I would also say I would never tell them not to obey the prompting of the Holy Spirit. I am not going to stunt their growth and that's how it happens and so this is what gets me fired up. Yes, we have a vision to build out a city block, but this is not about a building, this is about

stewardship. This is about each one of us growing in the grace of giving. Can you imagine a church where everyone is growing in the grace that is a church that will turn a city upside down?

And so here's the game plan. Next week going to give you an opportunity to add your amen at all seven campuses, at the end of that service we're just going to have a moment. And so this week, maybe is a week where you could put your name, your name, and that pledge amount as God leads you and come next weekend, ready to be a part of a moment. Now here's the deal. I'm like thinking to myself that we are to make a pledge. I said we are not going to miss this moment. So Lora and I were going to do something above and beyond that pledge because I want to be a part of what I think is going to be an incredible moment for us as a church. And so I want to encourage you would you let God stretch your faith, would you be willing to make a sacrifice? Would you add your amen to this vision?

Alright, you guys have been amazing. Let me pray for you. If you feel comfortable doing it, maybe just kind grabbed this, put it in your hand and I'm going to be praying for you this week, our team is going to be praying for you. But grab this card, let me pray for you. God right now, I thank you for every person in this place. God, I thank you for their unique fingerprint. I thank you for the time, talent, and treasure that they have invested in this church, that they've been trusted to you. God, would you guide us? Would you help us grow in the grace of giving? God we want to be cheerful givers. So we thank you for the privilege of knowing you, of serving you, of being a part of your kingdom. And God, we pray in Jesus' name may your kingdom come, may your will be done on earth as it is in heaven, in Jesus' name, which you add your amen. Amen.