The Joy of Giving

Five treasure principles, and four people who have tested them

SPEAKER	Scott McDonald
DATE	Sunday, November 15, 2026
PASSAGES	Matthew 6:19-21; Matthew 25:14-30; 2 Corinthians 8:1-5; 2 Corinthians 9:6-15; Revelation 21:1-6; 1 Timothy 6:17-19; Psalm 24:1; Deuteronomy 10:14; Deuteronomy 8:17-18; 1 Peter 1:18-19; John 15:16; Proverbs 29:18; Matthew 8:11; Revelation 7:9-10; Philippians 3:20-21; Psalm 16:11; Psalm 34:8-9
MESSAGE	Begins at 1:13:38 in the service

THE BIG IDEA

God owns everything — by creation and by redemption — and we are his money managers, not his owners. So the live question is never how much of ours we can afford to part with, but where we are investing his time, his talents and his treasure. The people who have actually answered that question came forward and described the same thing: joy.

KEY TAKEAWAYS

- Scott opened by answering the question everyone asks when the treasurer preaches on money. Nothing is wrong. The financials were reviewed at the congregational meeting and the church is being provided for. “Today is about our hearts.”
- “Treasure” is wider than the offering. Time, talents and treasure — all of it is under management, and all of it is someone else’s.
- In the parable of the talents the master is the owner. He is generous, he is fair, and he has expectations. The servant who failed is the one who treated the asset as something to protect rather than invest.
- Your heart does not lead your money; it follows it. Invest intentionally in missions or foster care or discipleship and your affections will relocate to where the money already went.

- The biggest obstacle to giving is not stinginess but a mistaken address — the illusion that this earth is home. Where you store treasure depends on where you think you live.
- Giving breaks a spell. As long as you still hold something, you can believe you own it; release it and the ownership question settles itself.
- Increase is not a raised standard of living but a raised standard of giving. Paul's stated purpose for the enrichment is more generosity and more thanksgiving to God.
- Scott asked for a next step this week, not a three-year plan — because a three-year plan is how people end up doing nothing.

▶ 1:13:38

Matt handed the morning to Scott McDonald, who began by naming the suspicion in the room. When the treasurer is given the pulpit to talk about money, something is up. "The answer is nothing," Scott said. No financial crisis, no appeal, no campaign. The outline came from Randy Alcorn's *The Treasure Principle*, with material from John Wesley and from conversations with Dan Davis, and the subject was not the budget but the heart.

1. God owns everything, and I am his money manager

▶ 1:19:05

Scott warned the room that the morning would be mostly scripture with a little commentary in between, and started where Jesus starts.

> "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."
>
> MATTHEW 6:19–21 ↗ (NIV)

Then the ownership question, stacked up out of the Old Testament and the New.
"The earth is the Lord's and the fullness thereof."
Heaven and the heaven of heavens belong to him, and the earth with all that is in it. Our competence is his too —
"Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth'" —

and so are we, having been ransomed not with silver or gold but with the precious blood of Christ. His by creation, his by redemption.

2. The parable sets the terms

▶ 1:22:58

Scott read the parable of the talents in full, and it is worth noticing which detail he pressed.

> "Master, you delivered to me five talents; here, I have made five talents more." His master said to him, "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master."
>
> MATTHEW 25:20–21 ↗

The third servant did nothing destructive. He buried the money and returned it intact, and that is what got him called wicked and slothful. A parable makes one point, Scott said, and this one's is faithful stewardship and accountability — believers are expected to use, invest and multiply what has been entrusted to them while they wait, instead of letting fear or laziness produce inaction.

▶ 1:26:12

So there are two parties and two job descriptions. The master owns everything, holds all authority, is trustworthy, generous and fair — and, Scott added, he chose you (John 15:16), which he finds reassuring every time. Our side is the one with the awkward tension: our name is on his account, with unrestricted access. God trusts us to set our own salaries, draw our own living expenses and keep our own calendars. "One of the central spiritual decisions is determining a reasonable amount to live on." It varies legitimately from person to person — but hoarding the excess and spending it indiscriminately are both out, because it is not ours.

The red flag is the moment we start thinking like owners. Scott told the Wesley story: a man rode up shouting that Wesley's house had burned to the ground, and Wesley answered that the Lord's house had burned down — one less responsibility for him. "When the word *mine* sneaks into our vocabulary, it begins to cloud our judgment of what we can do and what we should do."

3. My heart goes where I put God's money

▶ 1:28:30

Sometime in 1983 or 1984 — the giveaway is in the wording — Dan Davis told Scott: "Show me your daytimer and your checkbook and I can tell you where your heart is." Forty years on, Scott says he has found it to be true. The mechanism is familiar to anyone who has held a stock: you track the company because you have a stake in it. The same thing happens spiritually, and it runs in the direction we do not expect. Make an intentional investment in missions, in foster care, in the care of orphans, and your heart will follow the money there. "God isn't looking for dispassionate philanthropists for his kingdom. He's looking for disciples."

Plenty gets in the way — unbelief, fear of running out, insecurity, pride, idolatry, lack of trust, busyness, plain control. But Scott called those tactical, and quoted Alcorn for the real one: the greatest deterrent to giving is the illusion that this present earth is our home. Hence "where there is no prophetic vision the people cast off restraint" — and, from an early management training at IBM, the one line from Covey that stuck with him: begin with the end in mind.

4. Heaven is home, and our time here is short

▶ 1:32:11

> "Behold, the dwelling place of God is with man. He will dwell with them, and they will be his people, and God himself will be with them as their God. He will wipe away every tear from their eyes, and death shall be no more, neither shall there be mourning, nor crying, nor pain anymore, for the former things have passed away."
>
> REVELATION 21:1–6 ↗

Scott was candid that he cannot tell you how the economics of the new earth work or what treasure there looks like. What he can say is that it will be a joy to enjoy it, to give it away, and to bring God glory with it. Two images carry it for him. One is the table: many coming from east and west to recline with Abraham, Isaac and Jacob — "so one thing it looks like is there'll be hospitality, and I want something to bring." The other is the multitude no one could number, from every nation and tribe and people and language, which is what makes him want a hand in missions. Add the address itself — "our citizenship is in heaven" — and the investing logic follows. Jim Elliot, writing in a notebook in 1949 before he was killed in Ecuador: he is no fool who gives what he cannot keep to gain what he cannot lose. And the accountant's answer when asked how much John D. Rockefeller left behind: all of it.

5. Giving is the antidote to materialism

▶ 1:39:26

“Gaze on Christ long enough and you’ll become more of a giver. Give long enough and you’ll become more like Christ.” Our giving is reflexive, a response to grace rather than a payment on it — we give because he first gave. Paul’s exhibit is a poor church, gathered for famine relief in Jerusalem.

> “For in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints.”
>
> 2 CORINTHIANS 8:1–5 ↗

Severe test. Abundance of joy. Extreme poverty. Wealth of generosity. Scott held those four phrases up and pointed out that they have no business sitting in the same sentence. To the other end of the income scale Paul says much the same thing: the rich are
to be generous and ready to share, storing up treasure as a good foundation for the future, so that they may take ho
That last clause is the one Scott likes — the generous life is the full one.

Then the mechanics of release. “As long as we still have something we haven’t given away, we’re tempted to believe we own it. But when I give it away, I relinquish control. At that moment of release, the spell is broken.” With C. S. Lewis for the diagnosis: half-hearted creatures fooling about with drink and sex and ambition when infinite joy is offered, like a child who wants to go on making mud pies in a slum because he cannot imagine a holiday at the sea. Far too easily pleased.

6. Four people who have tried it

▶ 1:44:32

Scott wanted testimony across the generations, and said plainly that none of these people volunteered — most were nervous about standing up at all, let alone about money.

A young man told about the stuffed otter he loved at nine or ten, and the cousin who played with it all afternoon and then asked for it. He handed it over. “There’s just such a sense of relief and joy out of giving. It was like a weight was lifted off my chest. I don’t know who’s happier, me or my cousin.” His two points: God does not need our material wealth to bless anybody, and it does not have to be money.

Scott gave the second by proxy. Walking children back to a Casa Hogar at summer camp, he and Alex Moya got to talking about two new girls and the school fees nobody had covered yet. Eighty or ninety dollars a month, each. It went quiet while Alex did the arithmetic. “I’ll do it.” Both of them? Yes. Want to think about it? “No. I’m in. It just means I can’t stop and get snacks every morning.”

A Presbyterian minister who came to Austin in the mid-1980s to plant a church described two years of living by faith. One night a man arrived at a home Bible study insisting the Lord had told him to give them money — three hundred-dollar bills, at a moment when money was tight. Four couples later another husband pulled him aside for prayer about a three-hundred-dollar bill due the next day. He told him what had just happened and handed it over. His point was not the arithmetic but the disposition behind it: obedience is joyful because Jesus is joyful.
“In your presence there is fullness of joy.” Which is the parable’s own phrase — enter into the joy of your master.

Last, a woman married sixty years to a man whose gift was giving. In their twenties, with two children and a spare bedroom, he said they ought to do foster care, and she said okay. Twelve years followed. There was no training and almost no screening — “I don’t think we were even fingerprinted” — and they intended to stick to babies, until a fifteen-year-old arrived who had been through a great deal and educated her instead. By the grace of God, she said, the children survived and so did they. They kept the youngest. Five children now, and many grandchildren. “Oh, taste and see that the Lord is good.”

7. A raised standard of giving

▶ 1:55:57

The last principle: God prospers me not to raise my standard of living but to raise my standard of giving.

> “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.”
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> 2 CORINTHIANS 9:6–15 ↗

Scott pinned the purpose clause down in verse 11: enriched in every way to be generous in every way, which produces thanksgiving to God. Blessed with more so you can give it away, and so you will be grateful — a fitting thing to notice the week before Thanksgiving. And Paul does not close the passage

by congratulating the Corinthians on their generosity. He closes by thanking God for his inexpressible gift, which keeps the whole subject in proportion.

What he asked for

▶ 2:05:12

No action plan and no strategy — that is coming, as a class or seminar in the new year for anyone who wants to work through the details with other people. What he asked for on Sunday was prayer, and a next step for today or tomorrow or this week. “Sometimes we think in big pictures, but for me at least, I get locked up thinking what am I going to do for the next three years, and so I end up doing nothing.” Hear the Lord and walk in obedience; he is good and trustworthy. Don’t look sideways to compare — the kingdom runs on sovereign grace and generous mercy, and Scott said he would not have it any other way: “I don’t want justice, and I don’t want what I deserve. I want mercy.”

The benediction was Alcorn’s: the act of giving is a vivid reminder that it is all about God and not about us. I’m not the point; he’s the point. He does not exist for me, I exist for him. Giving is a joyful surrender to a greater person and a greater agenda. It dethrones me and exalts him — “and that, my friends, is exactly how it should be.”

FOR FURTHER STUDY

SCRIPTURE IN THIS MESSAGE

- Matthew 6:19–21 (NIV)
- Psalm 24:1
- Deuteronomy 10:14
- Deuteronomy 8:17–18
- 1 Peter 1:18–19
- Matthew 25:20–21
- John 15:16
- Proverbs 29:18
- Revelation 21:1–6
- Matthew 8:11
- Revelation 7:9–10
- Philippians 3:20–21
- 2 Corinthians 8:1–5
- 1 Timothy 6:17–19
- Psalm 16:11
- Psalm 34:8–9
- 2 Corinthians 9:6–15

FOR YOUR HOPE GROUP

1. Scott said the red flag is the moment we start thinking like owners rather than managers. Where in your spending or your calendar does the word mine still do the deciding?
2. Apply Dan Davis's test honestly — your calendar and your bank statement. By that measure, where is your heart currently invested?
3. Of the obstacles Scott named — unbelief, fear of running out, insecurity, pride, idolatry, lack of trust, busyness, control — which one is actually at work in you, and how would you know?
4. If heaven and the new earth are home and this address is temporary, what in your present arrangements stops making sense?
5. Scott asked for a next step for this week, not a three-year plan. What is yours, and who in this group will you tell so it actually happens?

ABOUT THE SPEAKER

Scott McDonald serves as Hope Chapel's treasurer, and was asked to continue the church's fall series by preaching on money, time and talent. He has been part of Hope since its early years — he recalls talking about stewardship with founding pastor Dan Davis around 1983 — and spent ten years at IBM. For the past five years much of his own giving has gone into work in Mexico with the Casa Hogar children's homes and their schooling, which he expects to be among his treasures in heaven.

Watch the full message:
https://www.youtube.com/watch?v=9Jvf62kUsEU&t=4418s

These notes summarise a message preached at Hope Chapel in Austin, Texas. They are a reader's aid, not a transcript — scripture references link to the full passage so you can read it in context.