

Overflow

Even in Thessalonica you sent me help for my needs once and again. ¹⁷ Not that I seek the gift, but I seek the fruit that increases to your credit. (Philippians 4:16-17 ESV)

For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. (Matthew 25:29 ESV)

The Fruit That Increases To Your Credit

March 15th, 2026

Philippians 4:14-20

Rev. Levi denBok

Introduction:

Good morning! Please turn with me in your Bibles to Philippians 4.

As you turn there, I want to draw your attention to what – in my estimation – is an *epidemic* in North American Christianity.

This particular threat is dangerous because of its subtlety. It can hardly be distinguished at times – and that makes it easy to ignore. Worse than that, this epidemic is so pervasive that churches often fall into the trap of CATERING to it! Rather than *rebuking* this sin, churches are sometimes tempted to *appeal* to it in order to fuel numerical growth!

There is an epidemic. And it is called *consumerism*.

Far too many Western Christians are becoming *takers*. Whether it be in worship, in the home, at work, or in the community, people who claim to be ambassadors of Jesus are going out into the world asking the question: ‘What can I *get*?’

If that is the question that dominates your life, then I want to suggest to you this morning that you are actually *misrepresenting Jesus*. He – after all – is the King who stooped down to wash our feet. He is the Saviour who took upon himself our curse so that we could receive his blessing. He is the one who said:

But whoever would be great among you **must be your servant**,⁴⁴ and whoever would be first among you must be slave of all.⁴⁵ For **even the Son of Man came not to be served but to serve**, and to give his life as a ransom for many.” (Mark 10:43b-45 ESV)

The Apostle Paul tells us in Colossians 1 that Jesus is ‘the image of the invisible God’. Do you want a glimpse into God’s heart? Look at Jesus.

See him welcoming the little children to come to himself. See him preparing a table for the outcasts and the pariahs of society. See him hanging on the cross so that sinners like you and me could be forgiven and restored. Behold *the glory of God!* As theologian Michael Reeves explains:

Here is a glory no other God would want. Other gods need worship and service and sustenance. But this God needs nothing. He has life in himself - and so much so that he is brimming over. His glory is inestimably good, overflowing, self-giving.¹

Brothers and sisters, it is so important for us to understand this: Our God is the God who OVERFLOWS! And, since you and I have been made in His image, it stands to reason that we will never be more fulfilled – never more truly human – than when WE overflow. We were designed by God to be *givers* – not *takers*. Our time, our talent, our treasure – everything that we have and everything that we are – is meant to *overflow in blessing* to the world around us.

To that end, we are in week two of a three-week-long series called ‘Overflow’ where we are searching the Scriptures to flesh out our understanding of what this overflow looks like.

This morning, we are jumping into Paul’s letter to the church in Philippi. Before I read, a word of context; Paul has just received a generous financial gift from the church in Philippi to support his ministry. This passage is Paul’s response to the church for their gift. Look with me now to Philippians 4:14-20. Hear now God’s holy, inspired, inerrant, living and active word to us today:

Yet it was kind of you to share my trouble.¹⁵ And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only.¹⁶ Even in Thessalonica you sent me help for my needs once and again.¹⁷ Not that I seek the gift, but I seek the fruit that increases to your credit.¹⁸ I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a

¹ Micheal Reeves, *Delighting in the Trinity*, (Downers Grove, IL: IVP Academic, 2012), 127.

sacrifice acceptable and pleasing to God. ¹⁹ And my God will supply every need of yours according to his riches in glory in Christ Jesus. ²⁰ To our God and Father be glory forever and ever. Amen. (Philippians 4:14-20 ESV)

This is the word of the Lord. Thanks be to God.

The church in Philippi was *instrumental* in Paul's missionary journeys. They single-handedly funded his ministry in the city of Corinth! We just preached through Acts, and I don't recall if I even noticed that detail. I certainly didn't mention it. Sadly, isn't it often the case that the 'behind the scenes' workers are forgotten?

But Paul wants the Philippians to know that HE hasn't forgotten. And – far more important than that – he wants them to know that GOD has not forgotten. On the contrary, God DELIGHTS in the generosity of the Philippians, and He will certainly reward them for it. That's what we find in verse 17. Paul writes:

Not that I seek the gift, but I seek **the fruit that increases to your credit.** (Philippians 4:17 ESV)

Do you catch what Paul is saying here? He seems to be suggesting, "I am thankful for your gift! But my excitement is less about what *I* have received from *you*. No, my TRUE excitement is the blessing that *YOU* are going to receive from GOD!" As one commentator explains:

Continuing to use business terminology, he says that he regards such displays as interest accruing to their account.²

That is *fascinating*! Paul would have us recognize that our *giving* is ultimately a form of *investing*. In the same way that a person who pays into their RRSP's expects to receive the fruit that will one day come from their investment, Paul says that we should have the same expectation when we are generous towards the Lord's work. There is 'fruit that increases to our credit'. There is BENEFIT that comes to us when we give!

² Homer A. Kent, Jr., *The Expositor's Bible Commentary (Ephesians – Philemon)*, ed. Frank A. Gaebelin, vol. 11, 12 vols. (Grand Rapids, MI: Zondervan, 1978), 156.

Now, you might be tempted to object, ‘Pastor, let’s be careful not to read too much into this. This is about a first century church supporting an Apostle. This may teach us about how Paul funded his missionary journeys, but it has *nothing* to do with my giving.’ That objection assumes that there is no *principle* in this passage that applies beyond the immediate context.

But I disagree with that assumption, and I think it needs to be challenged this morning.

Listen: If the church in Philippi benefitted because of their support for Paul, then why shouldn’t the church in Orillia expect to benefit when we support our mission’s partners? Why shouldn’t Christians expect to receive benefit when they support the ministry of their local congregation? In fact, as we will see this morning, this principle appears in numerous places in Scripture. We don’t talk about this often enough, so we’re going to spend the rest of our time together reflecting on this question:

What Is The Benefit That We Receive When We Give?

To answer that question, we’re going to begin in the context of Paul’s letter, but then – to demonstrate that we’re not misapplying this passage – we are going to bolster our answers with what we find in the larger context of the Bible. The first benefit that we receive is perhaps the most obvious:

1. When we give, we grow in righteousness

What is the ‘fruit’ that Paul refers to here in verse 17?

Not that I seek the gift, but I seek **the fruit that increases to your credit**. (Philippians 4:17 ESV)

We’ll see later that there is certainly an undertone of ‘reward’ and ‘ministry’ in this word. But before we get there, it’s worth noting that when Paul used this word earlier in the letter, it was in reference to *righteousness*. In Philippians 1:9-11, Paul described his prayer for this church:

And it is my prayer that your love may abound more and more, with knowledge and all discernment,¹⁰ so that you may approve what is excellent, and so be pure and

blameless for the day of Christ, ¹¹ **filled with the fruit of righteousness** that comes through Jesus Christ, to the glory and praise of God. (Philippians 1:9-11 ESV)

This is not the only time that Paul uses this word picture of ‘righteous fruit’ that grows in a believer’s life. He uses the same language in his letter to the Galatians:

But the **fruit of the Spirit** is love, joy, peace, patience, kindness, goodness, faithfulness,²³ gentleness, self-control; against such things there is no law. (Galatians 5:22-23 ESV)

Clearly, the word ‘fruit’ for Paul has connotations of growth in righteousness. One of the benefits that excites Paul, then, is that as the Philippians *give*, they GROW! Their fruit is increasing! In the same way that running strengthens your heart and lifting strengthens your muscles, giving strengthens your *faith*. You can’t give a generous gift without first having to wrestle down selfishness, greed and idolatry. That wrestle is GOOD FOR YOUR SOUL!

Have you ever stopped to think about the way that your giving has transformed your character?

I think I was probably 10 years old when my mom engrained in me the importance of giving. From the first time I was paid for cutting someone’s grass to this day, giving to the work of ministry is all I’ve ever known. I know that the same is true for many of you.

What would our character be like if we had never learned to give? What if our parents had instead taught us to hoard every penny? What if they had trained us to love money and comfort more than Jesus?

God *has used* and *will continue to use* our obedience in giving to transform us into the likeness of His Son. That is REAL benefit – yet we rarely stop to think about it. If we received no other benefit than that, we would already have more than enough.

But, by God’s grace, we DO receive more benefit! We are reminded here that:

2. **When we give, God promises His provision**

Look again at verses 18-19 of our passage this morning where Paul explains:

I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. ¹⁹ **And my God will supply every need of yours** according to his riches in glory in Christ Jesus. (Philippians 4:18-19 ESV)

Taken at face value, Paul is saying that – because the Philippians were generous in meeting his needs – he has confidence that God will be generous in supplying *their* needs.

How does that make you feel?

I suspect that some of us *cringe* at the thought. ‘Isn’t this what the *slick preacher on the television* does? Isn’t this *manipulative*?’

I understand that concern. But it is my observation that we can sometimes be so *hyper-vigilant* in guarding against the prosperity gospel that we refuse to look honestly at passages like this one. Is Paul taking a page from the prosperity preacher here? Is he promising health and riches? That would be rather odd given that he has just finished telling the Philippians:

I have learned, in whatever situation I am, to be content. ¹² I know how to be brought low, and I know how to abound. In any and every circumstance, **I have learned the secret of facing plenty and hunger, abundance and need.** (Philippians 4:11b-12 ESV)

‘I have just learned an AMAZING lesson! Whether I have a full stomach, or whether I’m on the brink of starvation, I am always content because I have JESUS!’ Do you think that the guy who just said THAT would go on to say, ‘And because you supported me, God is going to make you RICH!’?

No! God does not promise that His followers will be rich in this lifetime. No, sending money to the man on the television won’t heal your ear infection. No. We reject the prosperity gospel.

But let’s make sure that we don’t miss what Paul actually IS saying. He tells the Philippians in no uncertain terms, ‘Because you have been generous, God will meet your needs.’ Paul almost sounds like he’s quoting the book of Proverbs here. Listen to Proverbs 11:24-25:

One gives freely, yet grows all the richer;
another withholds what he should give, and only suffers want.
Whoever brings blessing will be enriched,
and **one who waters will himself be watered** (Proverbs 11:24-25 ESV)

How many times have you seen this to be true? The one who waters will himself be watered. God will supply our needs.

Where the prosperity gospel goes wrong is in assuming that ‘supplying our needs’ means ‘healing us’ and ‘giving us more money’. But, if you have walked with the Lord for long enough, you have come to realize that *what we need is not always what we want*.

Sometimes, ‘meeting my needs’ looks like an unexpected raise. But more often, it looks like an extra measure of peace as I adjust to a season of lack.

Sometimes, it looks like the healing of your illness. But more often, it looks like a miraculous outpouring of endurance in your terribly difficult circumstances.

We can’t be certain what ‘supplying our needs’ will look like. But, according to Paul, we CAN be certain that God will do it. Because He promised He would. Our God is no man’s debtor.

Finally, and perhaps most importantly, we are reminded in this passage that:

3. When we give, we become co-labourers in ministry

Look again at verses 14-16:

Yet it was kind of you to **share my trouble**.¹⁵ And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only.¹⁶ Even in Thessalonica you sent me help for my needs once and again. (Philippians 4:14-16 ESV)

When Paul thought of the Philippians, he didn't think of them merely as *donors*. He thought of them as those who *shared with him in ministry*. Through their giving, they had become partners in the mission. We see this same idea in 3 John where the Apostle wrote:

Therefore we ought to support people like these, **that we may be fellow workers for the truth.** (3 John 8 ESV)

The New Testament teaches us that when you *give* to a ministry you become a *co-labourer* in that ministry. And, if we are co-labourers then we will also share in the reward. Elsewhere Paul wrote:

He who plants and he who waters are one, and **each will receive his wages** according to his labor. (1 Cor. 3:8 ESV)

Look at that language: 'each will receive his wages'. That is clearly the language of *reward!* Christians don't talk about this very often anymore, but we used to. John Calvin, for example, wrote in the 1500s:

Anyone who attentively considers the Scriptures will see not only that they promise eternal life to believers, but a special reward to each.³

Brothers and sisters, a day is coming when we will each stand before King Jesus. On that day, we will receive a REWARD from him for our faithfulness!

Now, what is that reward going to look like? I have no idea! But I know that I want everything that God has for me! And I know that it's going to be GOOD, because our King is so generous!

What we see in this passage is that – when we give – it is as if we are *buying eternal shares* that are going to pay out in GLORY. In other words, when Paul stands before Jesus at the final judgement, he will be rewarded for his faithful ministry in the city of Corinth. But so too will all the Christians from the Philippian church! The *fruit* of that ministry is not only Paul's... It is theirs as well!

³ John Calvin, *Institutes of the Christian Religion*, (Peabody, MA: Hendrickson Publishers, 2008), 664.

Bringing this closer to home: One day the Redeemer Kids team will stand before Jesus, and they will be rewarded for ministering so faithfully to the children of Orillia. And, if you give to this church, then so too will you. And you will be rewarded for the orphanages that we support in the D.R., and for the churches that are being planted in Newfoundland, and for the pastors that are being trained in Southeast Asia. Any help that has been given through my teaching will be credited to your account, along with the faithfulness of Josh's ministry to our youth. Because, when you give, you become a *co-labourer*. And that is of benefit to you.

God has structured the universe such that givers will ultimately be rewarded. Those who follow His example and who use their time, talent, and treasure to overflow in blessing to others will grow, will be provided for, and will be eternally blessed.

It was important for the church in Philippi to understand that as they supported Paul. And it is important for us to understand that in our own context.

With that in mind, I want to put forward two practical *suggestions* for your consideration. Note that word carefully, because it's important. Our passage this morning does not give us a *command*, so it would be wrong for me to stand here and say, 'Thou must writeth a cheque to thine pastor!'

These are not commands.

However, it would also be wrong for me to send you away without spending a moment thinking through how we might apply the principle that we see in this passage in our own lives. To that end, here are two practical *suggestions*.

Two Practical *Suggestions*

First, I want to think about what this means for us *personally*:

- 1. Personal Suggestion: Find a church that is ministering faithfully, and support it generously**

Now, let me say off the top, you might determine that *this* congregation is not *that* church.

Candidly, people have left in the past because they felt that they wanted to invest their time and

money into a ministry that they deemed *more fruitful*. I won't pretend that that didn't hurt my feelings a little bit, but – feelings aside – I respect that rationale.

Listen, you've got one life. Invest it wisely. Spend it with an eye towards eternity.

Find a church that is more concerned with equipping you than they are about coddling you. Find a church that is more committed to evangelism than entertainment. Find a church that is ministering faithfully as best as you can tell.

And then give generously.

Give of your finances. Don't be the church that has to cut missionary support because of budget shortfall.

Give of your time. Don't be the church that has no prayer ministry because no one prioritizes it in the calendar.

Give of your talent. Don't sit in a church and glare at a problem that God has given you the ability to fix.

Find a church that is ministering faithfully and give generously. And – honestly – if you don't feel that you're finding that here, then I'd be happy to point you to one of the *many* faithful congregations in this city. But wherever you end up, settle in. Don't spend your life floating here and there. Find a work that excites you and then OVERFLOW into that work.

Or not. Again, this is my personal suggestion inspired from the text. Apply as you see fit.

Finally, I would put forward one last word of application – this one a *corporate* suggestion:

2. Corporate Suggestion: Find mission partners that are ministering faithfully, and then support them generously

If it is true that we become co-labourers in mission when we give to a work, then let's make sure that we align ourselves with work that is faithful.

Many moons ago, Amanda and I spent three months serving at a Haitian refugee camp in the Dominican Republic. While we were there, we worked alongside a man who was the *lead hand* in missions on the ground. The funds ran in and through him, and it was no small operation.

A few years after we left, it was discovered that he had been embezzling funds. He had used this ‘mission’ to enrich himself. There were many churches who thought that they were supporting school evangelism and Haitian refugees who were actually funding his latest home renovation.

Now, I’m not suggesting that we will always be able to identify crooks. But I AM suggesting that we as a church should continue to be unapologetically *scrupulous* in our selection of mission partners. Before we send money, let’s send people who can witness the work firsthand.

But then, once we have established that a work is faithful, let’s strive to be a church that lavishes our partners with generosity! Because, as we do that, their work becomes our work.

In a few months, we are going to be visited by one of our partners who ministers in Southeast Asia. He may just be the most faithful man that I’ve ever met. I had the privilege of serving alongside of him about seven years ago, and I saw firsthand the amazing work that he and his church are doing. I would not be shocked if I didn’t accomplish more from that one week of ministry there than I have in the past seven years here! The need is SO great, and God is doing AMAZING things!

You don’t see that week by week. But we as a church have been co-labouring with that ministry for more than ten years! Over that time, we – as a tiny little congregation – have invested nearly \$100,000 into that church planting work! And we have every expectation that our \$100,000 investment is going to bear incredible fruit over the long haul! As Jesus taught us:

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. (Matthew 6:19-21 ESV)

One day, when we stand before King Jesus – though we don't currently see the work that we have our hands in around the world – he will show us the men and women whose lives were transformed.

Right now, a team of pastors that we have trained and funded are making their way out into rural communities and slums in Southeast Asia to preach the gospel to men and women – some of whom have never *heard* the name of Jesus. You are a part of that labour.

Orphans that you support in the Dominican Republic are waking up with a roof over their heads and food on their table. They're going to go to church this morning where they will hear about Jesus – the King who cares for the widow and the orphan.

A church plant that you are funding is proclaiming the name of Jesus in Chicoutimi Quebec, and five more are proclaiming his name in Newfoundland and Labrador.

Your hand is in that work, Christian. The money that you invested in that heavenly portfolio is working and multiplying. Don't lose sight of that. One day, you will stand before Jesus, and you won't regret investing a single penny in this treasure that lasts. One day, you will reap the benefit of this, 'the fruit that increases to your credit'.