

# **Giving**

**Edwin Monger**

Salt and Light Ministries

Copyright © Salt and Light Ministries 2001

First published 2001  
by Salt and Light Ministries

All rights reserved

No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, electronic or mechanical, photocopying or otherwise, without the prior written consent of the publisher.

Unless otherwise indicated Bible quotations are taken from  
The Holy Bible, New International Version  
© Copyright 1973, 1978, 1984 by International Bible Society  
Used by permission of Hodder and Stoughton Limited

ISBN 1 901075 01 X

Series Editor: Mike Beaumont  
Oxford, UK

Cover design: James Kessell Design (01844 260429)

# Contents

Foreword	5
Introduction: “Your Money or your Life!”	7
<i>1</i> A Generous God	9
<i>2</i> Like Father, like Son	12
<i>3</i> Whose Wealth is it Anyway?	15
<i>4</i> Sound Investments	18
<i>5</i> Giving can be Fun	22
<i>6</i> Aiming for Excellence	25
<i>7</i> The Triple Blessing	29
<i>8</i> New Testament Principles	35
<i>9</i> What about Tithing?	43
<i>10</i> Some Practical Questions	46
<i>11</i> Not Just Money	49
<i>12</i> David’s Legacy	54



## Foreword

“What is hidden in the roots will be revealed in the shoots.”

This has been one of the lifelong principles by which I have sought to live and build. Experience tells us that what the roots of the plant are like, and what they feed on, determines what sort of fruit grows; where the foundations of a building are shaky, time and disaster will reveal it; where the most simple flaws are not spotted, dreadful disasters can follow – as when a basic defect in the fuel system of the Challenger space craft cost the lives of seven brave astronauts some years ago.

So it is with people. What we believe in our hearts will eventually determine how we live, how we build and what we end up with.

This “Roots and Shoots” series is not so much an attempt to define the distinctives of our family of churches, but rather to ensure that all our beliefs and practices are firmly rooted in the Scriptures.

Many people have asked us over the years: “Who are you and what do you believe?” While our structure may appear to be somewhat nebulous, nevertheless the understanding of our common beliefs needs to be clear and unambiguous.

We are a family of churches that believe we are to be “sons of the kingdom” sown into God’s earth. The key that transforms “the word of the kingdom” into “sons of the kingdom” is *understanding* (Matthew 13:23). In the Lord’s first parable of the kingdom (the Sower), the ‘word’ of the kingdom – the seed – when properly received and understood produces fruit. In the second parable of the kingdom (the Weeds), we discover that the fruit has become the seed, and that the seed is “the sons of the kingdom”. The word, bearing fruit, producing seed as sons of the kingdom, planted in the world! That is our prayer for this series of books.

Barney Coombs



## Introduction

### **“Your Money or your Life!”**

“Your money or your life” was the challenge issued by Highwaymen (robbers) years ago in England as they stopped travellers along the road and relieved them of their valuables. For most people the choice was simple – hand over your money and hope to keep your life!

For some, however, it seems that money is almost more important than their life. Jesus told the parable of a rich man who determined to keep everything and indulge himself “for many years” – yet he paid a high price and lost his life (Luke 12:16-21).

Why is money such an issue for us? No doubt part of the answer lies in that fact that having worked hard to earn it, we are dismayed at how big a slice the government takes out of it in taxes and then wonder how the balance will cover the mortgage or rent and the other bills of daily living. In his book entitled *I wish I'd said that too*, Kenneth Edwards relates the following story. ‘A scientist told an audience during his lecture: “150,000 germs can live on a bank note for years.” “Good heavens,” said one listener, “they’re cleverer than I am; I can hardly do it for one hour.”’

In addition to our own needs, we are also confronted with almost daily requests from numerous charitable organisations for donations to their cause. These can so overwhelm us that we regard them as a nuisance and become hardened to the needs of others. A lady collecting envelopes for one particular charity called at a house and was told, “Sorry I can’t give you anything because the dog ate the envelope.” The collector was not to be put off and promptly replied, “Oh, don’t worry, I have a spare

envelope.” The man of the house was equally determined and retorted, “It’s no good, he’d only eat that one too.”

Some may at first find it a struggle; but those who press through discover the rich reward of joy that comes through sacrificial giving. It may be that we are severely limited in the amount of money that we can give, but there are other ways that we can all give; our time, our talents, our compassion, practical help and service of one sort or another. Giving is more than just parting with money; it needs to become a heart attitude and a life-style in which we share with others the good things that God has poured out upon us.

The importance of the heart attitude was pressed home to me many years ago when someone asked to borrow my car. Knowing that this was what ‘a good Christian’ ought to do, I agreed; yet deep inside, there was a real reluctance. Outwardly I was doing the ‘right thing’; but inwardly my heart was not in it. As the person drove away in my car, I turned to the Lord and said with a degree of smugness, “There, I did it.” The reply from God was so quick and strong, that it could well have been audible. “But I love a *cheerful* giver.” (See 2 Corinthians 9:7) I knew then that my act counted for nothing because it had been done grudgingly.

It’s my heart that, as we journey through the pages of this booklet together, we would ask God to give us that heart attitude that will gladly obey his command to his disciples, “Freely you have received, freely give” (Matthew 10:8).

## Chapter 1

# A Generous God

### God's Big Heart

God has a big heart. He just loves to give and to bless his people. As we read the Bible we are continually faced with very descriptive words relating to his generosity. Words like “lavished” (Ephesians 1:8; 1 John 3:1), “abundant” (Romans 5:17), “generously” (Titus 3:6), all give us an insight into what his nature is really like.

God derives such pleasure from giving! It seems as though no price is too high when it comes to his generosity. In fact, the ultimate demonstration of his generosity was the gift of his only son, whom Paul speaks of as “his indescribable gift” (2 Corinthians 9:15).

The fact that Jesus came into our world at all is the result of a deep love in the heart of God that moved him to give. “For God *so loved* the world that he *gave* his one and only Son” (John 3:16).

### God's Open Hand

Someone who is very selfish is often described as ‘tight-fisted’, meaning that their hands are tightly closed in order to keep a firm grip on their money. What a contrast this is to the approach of God, who always has an open hand that is outstretched towards us. King David describes it in this way: “You *open your hand* and satisfy the desires of every living thing” (Psalm 145:16).

God is the source of every good gift. “Every good and perfect gift is from above, coming down from the Father,” wrote James (James 1:17). In many respects God doesn’t even discriminate between the righteous and the unrighteous; many of his gifts (totally undeserved by all of us) are enjoyed equally by both. As Jesus put it, “He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous” (Matthew 5:45).

If natural parents – sinners though they are – give good gifts to their children, “how much more will your Father in heaven give good gifts to those who ask him” (Matthew 7:11).

### **God’s Full Provision**

This giving is an ongoing process with God, not just an isolated instance. He is continually giving. His compassions are “new every morning” (Lamentations 3:23). John was really enthusiastic about this subject and wrote, “From the fullness of his grace we have all received *one blessing after another*” (John 1:16).

From all this we can see that it is God who is our provider, rather than our employer or our customers. One of the names for God in the Bible is Jehovah-Jireh (‘The LORD’s provision shall be seen’). The moment that we really understand this truth, we can begin to trust him to supply our needs, rather than being filled with anxious thoughts about the future. He is fully aware of our daily needs as Jesus made clear: “Your Father knows what you need before you ask him” (Matthew 6:8). If we can trust God for the *eternal* issues of forgiveness and salvation, surely we can trust him to supply our *temporal* needs in daily life. And if we can trust him to meet our personal needs, can we not also exercise our faith to give generously, rather than being anxious and keeping our money back ‘for a rainy day’?

Our health and strength, employment opportunities, business skills and abilities, all of these come from our generous God. Moses told the Israelites that, “It is he who gives you the ability to produce wealth” (Deuteronomy 8:18). David expressed similar thoughts in his prayer of gratitude in 1 Chronicles 29 as people began to bring their gifts for the building of the temple:

“David praised the LORD in the presence of the whole assembly, saying, ‘Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honour come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name.

‘But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people for ever, and keep their hearts loyal to you.’” (1 Chronicles 29:10-18)

We need to recognise God as *the source of all that we have* and thank him for his amazing generosity. The heart that was so moved in love to give his only Son for us is not going to withhold what is needful for his people. “He who did not spare his own Son, but gave him up for us all – how will he not also, along with him, graciously give us all things?” (Romans 8:32).

The family of a man celebrating his one-hundredth birthday eagerly awaited his arrival at the breakfast table. As he came downstairs, they asked how he was feeling on such an exciting day and were dismayed to hear him say that ‘he felt under a great load.’ Further questioning, however, reassured them all as he drew their attention to the words of Psalm 68:19 in the King James Version: “Blessed be the Lord, who daily *loadeth us with benefits.*” His testimony – even at the age of a hundred – was to the Lord’s abundant blessing. Truly, God is a generous God!

## Chapter 2

### **Like Father, like Son**

#### **It's all in the Genes**

“Isn't he just like his father?” is a comment frequently made by visitors gathering around a newborn baby. At that stage, the baby is probably still ‘red and wrinkly’ and any likeness to the parent is purely a figment of the imagination or just a polite comment. However, as the months and years progress, the likeness does become more apparent – especially in facial features – as the parental genes show their effect.

However, the likeness is not just in outward appearance. Soon other characteristics begin to show, such as little habits and attitudes, revealing much more about the parents. Some of these will fill the parents with pleasure, while others will cause acute embarrassment as they see themselves reflected in their children's behaviour.

Similarly, God's nature is passed on to his children and we need to allow this to be worked out in our lives. When we are born again we become a new creation (2 Corinthians 5:17) and receive a new nature. We now have *God's* genes in our life and should be displaying the same characteristics that he has. As we follow his example, people will be able to see more of the family likeness, which will result in praise and glory to our Father (see Matthew 5:16).

When it comes to this matter of giving, therefore, we are simply reflecting an aspect of God's nature, and showing the same heart attitude that he shows. We are sharers in his nature (2 Peter 1:4).

## **Training by Example**

However, we don't just leave everything to the genes! We also train our children into the right thoughts, attitudes and behaviour. Teaching them to share can be hard work, as the human nature is very selfish.

One of the most effective ways of teaching is by example. What we do is copied by our children. What finer example of a generous spirit could we have than our heavenly Father? This example is not just demonstrated towards others; we have all personally received so much from him.

When God instructs us to give, it is on the basis that he has already first given much to us. "What do you have that you did not receive?" Paul asked the believers in Corinth (1 Corinthians 4:7). God has blessed us abundantly and now calls us to share his provision with others. "Freely you have received, freely give" (Matthew 10:8).

So by calling us to give generously, God is merely asking us to behave as his children should do. Our heart attitude is the key issue here. Are we true children of our Father, reflecting his nature and displaying the same characteristics as he has shown? No wonder that "God loves a cheerful giver" (2 Corinthians 9:7), because those who do are carrying the same heart attitude as the Almighty himself.

## **A Day at the Treasury**

Perhaps we can now begin to understand why Jesus felt it so important to call his disciples' attention to the gift of the poor widow into the temple treasury. The full story is given in Mark 12:41-44.

"Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, 'I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything – all she had to live on.'"

Jesus saw no need to comment on the large gifts of the wealthy which, in reality, cost them very little in relation to what they still had left over

afterwards. However, when he saw the widow give her two small coins, which was “all she had to live on”, he was clearly moved and called his disciples’ attention to such a generous attitude. In some way, he must have seen a reflection of his Father’s heart within that widow.

Some years ago I read a story of a wealthy widow who attended a church service. As she was leaving after the service, she opened her purse in front of the vicar, took out a gold coin and dropped it into the offertory box. “The widow’s mite, vicar”, she stated. The vicar, who obviously knew his Bible, replied, “But we are told that the widow gave *two* mites.” The lady opened her purse once more, took out another gold coin and dropped that one too into the box. “The widow’s *two* mites,” she said. The vicar was not to be outdone and followed up with the words, “But the widow gave *all* that she had.” At this point the lady put her purse firmly back in her handbag and went off. Although she could pretend to copy the widow whose sacrificial giving so moved Jesus that day at the temple treasury, she was not prepared to go all the way, like the widow had done.

When another woman poured out very expensive ointment upon Jesus in an act of extravagant devotion, Jesus declared that “wherever this gospel is preached throughout the world, what she has done will also be told, in memory of her” (Matthew 26:13) – as indeed it was, by being recorded in the Scriptures. Similarly, the story of the poor widow’s gift of her last two small coins is recorded as a permanent account of one child of God who carried the genes of her Father in heaven.

## Chapter 3

# Whose Wealth is it Anyway?

### A Matter of Trust

Although God's generous nature "richly provides us with everything for our enjoyment" (1 Timothy 6:17), the Bible makes it quite clear that everything still belongs to God. "The earth is the LORD's and everything in it" (Psalm 24:1). "Everything in heaven and earth is yours ... all of it belongs to you" was David's declaration (1 Chronicles 29:11,16).

If all things belong to God, then we must be in a place of trust or stewardship. The parable of the talents (Matthew 25:14-30) and the parable of the ten minas (Luke 19:11-27) teach us that we are accountable to God for how we use what he entrusts to us. The apostle Paul warned Timothy to guard what had been entrusted to him (1 Timothy 6:20; 2 Timothy 1:14).

Paul also clearly saw himself in a position of trust and realised that every blessing brings with it a responsibility to properly handle that blessing. In particular he acknowledged that he was "*entrusted* with the gospel" (1 Thessalonians 2:4) and also "*entrusted* with the secret things of God" (1 Corinthians 4:1). In the following verse he wrote, "Now it is required that those who have been *given a trust* must prove faithful."

### Stewardship

This whole principle of handling what has been entrusted to us – 'stewardship' – applies to all that we have; not just to money, but to our

possessions, time, skills, gifts and abilities. We have a responsibility and we must give account to God for our handling of these things, whether we use them simply for ourselves or whether they are available for use as God directs.

This is *not* to be construed as saying that these things *belong* to the church, a practice imposed by some cults. There are some organisations that teach that their members should hand over all of their possessions to that body. This is certainly not what the Bible teaches! It sets out the principle of stewardship – that all things belong to God, that he entrusts them to our care, and that we are then personally accountable to him for how we use them.

### **Firstborn and Firstfruits**

One way in which God was acknowledged by the Israelites as both the possessor and provider of all things was in the whole area of the *firstborn* and *firstfruits*. After the exodus from Egypt, God told Moses: “Consecrate to me every firstborn male. The first offspring of every womb among the Israelites belongs to me, whether man or animal” (Exodus 13:2). This was to remind them of how he had delivered every firstborn among them, whether man or animal, from the tenth plague he sent on Egypt (Exodus 12:12-13), and how the firstborn therefore belonged to him by right. Even something as precious as our own children belongs to God and not to us!

Similar instructions applied to the harvest: “When you enter the land I am going to give you and you reap its harvest, bring to the priest a sheaf of the first grain you harvest” (Leviticus 23:10). This was a vivid reminder that all increase came from God; that he is the source of all good things. Although God freely supplied everything for their well-being, by stating his claim for the firstfruit he was ensuring that they recognised his role and ownership.

Many of us will be familiar with the practice of ‘tithing’ – giving one tenth of all our income to God – (a subject we shall return to in a later chapter) and many readers will be regularly following that practice; but I wonder how many of us have thought about bringing a ‘firstfruit’ offering to the Lord. In his book entitled ‘God@Work’, Rich Marshall suggests

*Whose Wealth is it Anyway?*

that this could take the form of the first month's increase in a salary rise, or the first commission received on a business deal, and so on. This is not to impose something as a law, but as a glad and thankful recognition that the source of that blessing is God himself. It is also a very good test of our hearts!

## Chapter 4

# Sound Investments

### **Giving or Investing?**

Our willingness to part with money varies according to the way we view what we are parting with it for! If we are merely settling bills, the process is not thrilling at all; but if we are purchasing something new that we will enjoy using, then we find the process much more enjoyable. Furthermore, if we are putting the money into some savings account or investment, there is an anticipation of future return in the form of interest, dividends or capital growth.

So how should we view the process of giving into the kingdom of God? Is it money ‘gone’ or ‘invested’? What does Jesus have to say on this subject?

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust 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)

Some investments today may prove worthless in the end, either because they have not been managed well or possibly because of robbery or fraud. However, every amount invested in the kingdom of God is treasure stored up in a sound investment which will not only prove valuable in the coming age but which is also safely beyond the reach of any robber or

trickster. Whatever glowing promises are made, no other investment can compare with the kingdom of God.

## **Sowing for a Harvest**

Similar views are expressed by Paul in 2 Corinthians 9 where he uses the term ‘sowing’ in describing the act of giving. “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Corinthians 9:6). When we sow, we do so in anticipation of a harvest. Paul goes on to describe this harvest as a “harvest of your righteousness” (verse 10); that is, the harvest that is produced by such righteous acts. It is interesting to note that Scripture sees giving as ‘righteousness’. Jesus himself spoke of ‘acts of righteousness’ (Matthew 6:1) as he introduced the subjects of giving, praying and fasting. Righteousness pleases God who will therefore bless such acts and “enlarge the harvest” that comes from our giving.

The natural world shows us how a farmer cannot afford to eat all of this year’s harvest; if he does, he will have nothing to sow for next year’s crop. He needs to set aside some for sowing, even if this requires a measure of self-denial or sacrifice. In the same way, we should seek to regard some of what we have as ‘seed corn’ to be sown for a future harvest. Having given, we should then be ready to watch and pray over this seed, watering it with our prayers, with a genuine interest to see the harvest for the kingdom of God. Wise farmers keep watch over their crops just as wise investors keep watch over their investments! However, we must recognise that it only God who can “*increase* your store of seed and ... *enlarge* the harvest” (2 Corinthians 9:10).

To the Philippian church Paul wrote that he was “looking for what may be credited to [their] account” as a result of their giving financially to him (Philippians 4:17). He was expecting that they would receive a ‘dividend’ as a result of their investment in his ministry for the kingdom.

It is important that we allow God to search our motives here, however. Although God promises to richly bless the giver, we do not ‘give’ merely in order to ‘get’. Some people have been encouraged to make donations to certain organisations or causes with the promise that they would get back

big financial rewards in this life if they do so. Such a motivation is contrary to the heart of God who gives with such joyful generosity as an expression of his love. Whether God rewards us financially or in other ways in this life is not the issue here. Rather we are saying that investment in the kingdom of God will bring its own rewards in terms that money cannot provide, i.e. spiritual dividends.

Furthermore, we must recognise that when God entrusts us with more it is in order that we can give again and again. “You will be made rich in every way *so that* you can be generous on every occasion” (2 Corinthians 9:11). Paul is really stressing this point, as he has already emphasised this aspect in verse 8 with the words “God is able to make all grace abound to you, *so that* in all things at all times, having all that you need, *you will abound in every good work.*” When God opens his big hand and lavishes his blessings upon us, it is not simply so that we can *indulge ourselves* in luxury and self-gratification, but it is in order that we can *increase our giving* and demonstrate God’s abundance to others. In this way, the flow of God’s goodness just goes on increasing all the way.

## **Hearts and Treasure**

Jesus called it ‘treasure in heaven’ when he spoke of the tremendous benefits of investing in a safe place. He advised that we should store our treasures “where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20). Notice the link in the very next verse between our treasure and our hearts. “For where your treasure is, there your heart will be also.” The two go hand in hand: our treasure and our hearts. If God really has our undivided heart, he will also have full access to our bank balance. All of us usually find the money we need for the things that are important to us. Generally, we are willing to invest in whatever is valued by us.

In our introduction we referred briefly to the parable in Luke 12 concerning the rich farmer whose ground produced a good harvest. His investment decision was to build larger barns and store up all the crops for himself; but this proved to be a foolish and costly decision.

“And he told them this parable: ‘The ground of a certain rich man produced a good crop. He thought to himself, “What shall I do? I have no place to store my crops.” Then he said, “This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’” But God said to him, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” This is how it will be with anyone who stores up things for himself but is not rich towards God.’” (Luke 12:16-21)

The man never even had the chance to put his plan into action. His wrong investment decision meant he was “not rich towards God”; and such a man, Jesus said, is a fool.

If we engage our hearts with God, then the question of where we invest will also be settled.

## Chapter 5

# Giving can be Fun

### Joy or Pain?

Many pastors have told their people to give ‘until it hurts’. This would be fine if they meant the hurt that comes when we laugh so much that our ribs ache! Unfortunately this is not what they had in mind, and many people have developed negative feelings about the whole subject of giving, feeling that ‘the church is always after our money.’

In Acts 20:35 Paul gives us a quotation from Jesus that is not actually recorded in the gospels: “It is more blessed to give than to receive.” We all enjoy the thrill of receiving presents on our birthday or some other special occasion; but can it really be even more enjoyable to give?

We can experience real pleasure in watching someone open a present that we have given them, seeing the look on their face as they unwrap the gift. The surprise and delight that they experience somehow thrills our own hearts and makes us glad that we took the trouble and were willing to pay the price to benefit that person.

### Hilarity

Yes, giving really can be fun. It is significant that the Greek word (*hilaros*) that is translated “cheerful” in 2 Corinthians 9:7 is the one that gives us our English word *hilarious*. When we give, we can experience a real excitement which is deeply satisfying and causes our own joy to overflow in hilarity! Even though the gift may have involved real sacrifice on our

part, yet the thrill of being involved in the eternal purposes of God releases a fountain of joy within us.

When we give with such an attitude, it is as though God gives us to drink deeply of his own joy, of the satisfaction that he feels as he continually pours out his abundant blessing on his people. The sense of joy in blessing others, in seeing God using our contribution for the extension of his kingdom, enables us to taste a little of the pleasure that God has when he lavishes his kindness on us.

### **Stop them Giving!**

This excitement was really evident among the Israelites when they gladly responded to the freewill offering for materials for the construction of the tabernacle (the ‘tent-church’ used in the wilderness). There was such a release among them that their willingness to give knew no bounds. The story is recorded in Exodus 35 and 36, where there are frequent references to the *willingness* of the people to give (e.g. Exodus 35:5,21-22,26,29). This was not a group of people ‘whipped-up’ after a forceful appeal, because we read that “the people *continued* to bring freewill offerings *morning after morning*” (36:3). Moreover, it included a whole range of gifts (materials) and involved both men and women (e.g. 35:22,29).

The secret of such abundant giving is found in Exodus 35:21. “Everyone who was willing and *whose heart moved him* came and brought an offering to the LORD.” Once hearts are moved by the love of the Lord, the giving can take place with such a joy and hilarity that in the end it is almost overwhelming.

In this case, the result was more than enough and it seems that the craftsmen must have been almost tripping over the offering because of the continual stream of people bringing their gifts. In the end these craftsmen had to leave their work and tell Moses that the people were bringing *more than enough* for the work to be done (Exodus 36:5). In fact, Moses has to issue a restraining order upon the people to stop them giving! “No man or woman is to make anything else as an offering for the sanctuary” (verse 6). When did you last hear about people having to be stopped from giving? Such a situation, which can only be dreamed

## *Giving*

about by many who seek to raise money for projects today, is possible when we allow our hearts to be moved by the Master Giver.

## Chapter 6

# Aiming for Excellence

### Something to Excel in

No one can fail to be impressed by the dedication of top athletes as they strive to achieve the ultimate prize at the pinnacle of their sport – the Olympic gold medal. They are not interested in just an average performance; rather they strive for excellence. For them, the bronze or silver medal isn't good enough – only the gold will do! Years of self-denial and hard training are regarded as a small price to pay in their attempts to achieve such success.

While most of us will never excel in such a way, Paul does challenge the believers in Corinth to aim for *excellence*. After all, who wants to be a mediocre Christian? There are certain things that each of us can do really well and obtain that same deep satisfaction of having fulfilled our destiny. On both occasions that Paul writes to the Corinthian church, he urges them to excel – once in the spiritual gifts that they seek (1 Corinthians 14:12) and the other in the “grace of giving” (2 Corinthians 8:7).

### A Practical Demonstration

In 2 Corinthians 8:1-5, Paul gives a stirring commendation of the Macedonian churches that excelled in the “grace of giving.” From them we can learn the secrets of such grace.

a) *They refused to let circumstances become a hindrance (8:2-3)*

Their own situation seemed really desperate. Paul uses words like “severe trial” and “extreme poverty” – surely a good enough reason not to give? This wasn’t just a little temporary difficulty; they had really hit rock bottom. This was poverty in the extreme.

Yet these believers didn’t quit easily. They might not have had much in terms of earthly possessions, but their joy was “overflowing” and welled up in “rich generosity” (v2). Note the contrast in those words there: “severe trial” – “overflowing joy”; “extreme poverty” – “rich generosity”. It seemed that the harder their own situation was, the more determined they were to give. They “gave as much as they were able, and *even beyond their ability*” (v3).

b) *They took the initiative (v3-4)*

It is generally all too easy to wait until someone prompts us to give or makes an appeal for money for ‘a good cause’. Sometimes we may have good intentions or desires, yet never do anything about them. But the Macedonian churches didn’t wait for someone to ask them or to nudge them. “Entirely on their own” (verse 3) they initiated this act of giving – even to the point of “urgently pleading” (verse 4) to be able to share in this service for God’s people.

They needed no arm-twisting or emotional pressure or gently swelling music as the preacher made his appeal. Theirs was an “eager willingness” (v11) that could not be satisfied until they had given expression to it in practical terms.

c) *They regarded giving as a privilege (v 4)*

Their giving was not a response out of obligation, however. While they may have felt a debt to the Jewish Christians for the gospel that had been brought to them, there is no sense here that they are responding out of anything other than genuine love and rich generosity. “They urgently pleaded with us for the *privilege* of sharing in this service to the saints.”

If we can see our giving as a *privilege* and not as an *obligation* that we grudgingly have to fulfil, then we will be able to taste something of the same overflowing joy which was theirs.

*d) They understood the reality of fellowship (v 4)*

Fellowship is sharing. Fellowship can often be made to sound so warm and cosy that we are in danger of losing the depth and reality of its meaning. The Macedonian believers valued “the privilege of *sharing*” with other members of the Body of Christ. The Greek word translated here as ‘sharing’ is *koinonia*, which perhaps we are familiar with in the context of sharing ‘fellowship’. However, the word has a very practical aspect to it and it is sometimes used in a financial context. In Romans 15:26 it is used to describe a financial “contribution” for the poor, while in 2 Corinthians 9:13 it is translated “sharing” in the context of generosity with others.

Other New Testament writers as well as Paul strongly emphasise the need for practical help as a measure of genuine fellowship:

- *James* “Suppose a brother or sister is without clothes and daily food. If one of you says to him, ‘Go, I wish you well; keep warm and well fed,’ but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead.” (James 2:15-17)
- *John* “This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth”. (1 John 3:16-18)

Real fellowship calls for a sharing of resources!

*e) They had already established their priorities (v5)*

The issue of the ownership of their resources was a logical conclusion from a prior act. It had already been settled earlier because “they gave *themselves* first to the Lord.” They had yielded themselves totally to the Lord, recognising his claims over them. They, and all that they had, now belonged to Christ and therefore all was now at his disposal. They had given up all rights of ownership to their own lives. It was a settled issue, so that when the need became apparent they did not have to think twice about their response.

## **The Greatest Example of All**

Paul then moves on to consider an even greater example of the grace of giving – the Lord Jesus himself. In verse 9 we read, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.”

Here is a ‘grace in giving’ without equal. The Son of God, heir to all the riches of glory, lays aside his majesty and empties himself of his riches to become poor for our sakes! How poor he became can be seen in his life here on earth. His entry into this world was via a feeding trough (Luke 2:6-7); during his ministry he frequently had “nowhere to lay his head” (Matthew 8:20); when he needed money for his taxes, he had to get it from a fish (Matthew 17:27); when he needed transport, he had to borrow it (Matthew 21:1-3); when he needed a grave, he had to rely on a kindly follower (Matthew 27:59-60).

Yet he did it all gladly so that we “might become rich” and be able to enjoy the “unsearchable riches of Christ” (Ephesians 3:8). Jesus truly excelled “in this grace of giving.”

## **Finish the Work!**

Using these examples of the Macedonian churches and the Lord Jesus himself, Paul urges the Corinthian church to “finish the work” (2 Corinthians 8:11) and to complete what they started.

Simply to “desire to do so” (v10) and to have “eager willingness” (v11) are not enough by themselves; they must result in what he called earlier an “act of grace” (v6). It seems here that the Corinthian church had started the process of giving a year earlier (v10) but somehow the desire had not been carried through to completion.

How often have we meant to do something, but become distracted and forgotten it? How often have we felt stirred to give – perhaps to the church or to mission, or to an appeal fund after some tragedy in the world – and then never got round to doing it? Paul says: let us be eager not just to start the job but to finish it and so “excel in this grace of giving.”

## Chapter 7

# The Triple Blessing

We should never underestimate the effect of our giving. The amount that we may be able to give may seem so very small in our eyes; but God's arithmetic always seems to work on the multiplication principle. When the young lad offered his five small barley loaves and two small fish as a contribution to lunch for over five thousand people, it must have seemed woefully inadequate – if not laughable! Yet when they were blessed by Jesus and distributed, the increase that came through the blessing of God ensured that not only were all the needs of everyone fully met, but there were also twelve baskets filled left-overs. This is such a familiar story to most of us that it can lose its impact. But the amazing impact it made at the time is reflected in the fact that it is the only miracle of Jesus that is recorded in all four gospels! Do read it again in John 6:1-13 and let it sink home – this is how our God multiplies what is given!

This chapter is called 'The Triple Blessing' because the effect of giving is seen in three aspects: namely the giver, the receiver and God himself.

### **Blessing One: *We* get Blessed**

Previous chapters have already shown something of the blessing that God pours out on those who mirror his own heart of giving, even if in a small way. While this should never be our prime motivation for giving, it is clear from the Bible that there is a special blessing upon the giver. Let's listen to the words of Jesus again:

## Giving

“Give, and it will be given *to you*. A good measure, pressed down, shaken together and running over, will be poured into *your lap*. For with the measure you use, it will be measured *to you*” (Luke 6:38, our emphasis).

God will always give back to us in abundance. This blessing will not necessarily be in financial terms, but it will certainly be enriching to us in a variety of ways. We shall be blessed immeasurably in terms of our joy and fellowship with God, our sense of fulfilment and fruitfulness. We shall feel God’s pleasure upon us. The more ‘seed’ that we sow, the bigger the harvest that we shall receive. The more that *you* give, the more will “be credited to *your* account” (Philippians 4:17).

Of course, the blessing that we receive may well be in financial terms. Many can testify that this has been their experience. I still remember from many years ago the words of an older Christian brother, who is now with the Lord, declaring that God had blessed him financially ‘from the time he began tithing.’ During his lifetime, this man was extremely generous to others and to the work of God, while often refusing to spend money on himself. His daughter today carries the same spirit as she has given up her career to work with the London City Mission reaching out to the poor and needy.

If the blessings that we receive *are* in financial terms, then these in turn will increase our ability (and also our responsibility) to sow again on a bigger scale, and possibly in a bigger field, and so repeat the process all over again.

Giving can be an exciting adventure as we see what God will do with our investment in his kingdom. Why not step out in faith today and see what God will do with your investment? Or, to change the picture, why not ask God to increase your faith so that you can sow on a larger scale than ever before? Watch the seed grow and see just how much God will do through you as he increases “your store of seed”, enabling you to “abound in *every* good work” and to “be generous on *every* occasion” (2 Corinthians 9:8-11).

It is interesting to note in the history of God’s dealings with his people that it was in the whole area of giving that God invited them to test (prove) him with regard to the blessing he would give them. After challenging them to “bring the whole tithe into the storehouse”, God then said, “Test

me in this ... and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit ... Then all the nations will call you blessed, for yours will be a delightful land” (Malachi 3:10-12).

Why not embark on a voyage of faith yourself in this whole area of giving and see what God will do?

### **Blessing Two: *Others get Helped***

The second area of blessing is the help, support or relief that our giving brings to those who receive it. Whether this is simply provision of their daily needs for survival, or the funds to enable some work of God to continue and expand, the blessing experienced by the recipients is immense.

#### *Their needs are met*

It is hard for most of us to imagine what it must be like to be without the basic necessities for life – food, clothing, shelter etc. Yet this is the reality for millions of people today, including many of our Christian brothers and sisters. The collections referred to in Acts 11:27-30, 1 Corinthians 16:1-3, and 2 Corinthians 8 and 9, relate specifically to the relief of poor fellow Christians in other churches.

Most Christian work, whether carried out through our own local church or through a relief agency, will have financial needs that we can have the privilege of meeting. Much more could be done if more funds were forthcoming. We cannot personally meet them all, but we can seek to be open to the Lord and respond to the promptings of his Spirit so that he can direct our giving to the appropriate situations.

#### *They are encouraged*

The receipt of a gift does so much more than simply meet financial needs, important though this aspect is. The ‘message’ that the gift conveys will bring such encouragement as it reassures those who receive it that they are not forgotten and that the love of the Body of Christ is not just an empty doctrine but a living reality.

## *Giving*

As the gift is received, often at a very specific time of need, the hearts of the recipients just overflow in thanksgiving to their faithful God who once again has fulfilled his promise to care for his children.

“This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God” (2 Corinthians 9:12).

I once heard a story concerning a poor widow who relied on God to supply her daily food and other needs. Her trust was known to others, including some who did not share her faith. One of these decided to play a trick upon her one day as he passed her open window and heard her praying for her ‘daily bread’. He quickly went to the bakers, purchased a loaf of bread, then returned. Reaching in through the window, he placed the bread on the table while her eyes were still closed in prayer. He waited out of sight, but within hearing, to see what would happen. When at length the lady opened her eyes and saw the loaf she immediately began to thank and praise God for his wonderful provision. At this point, the trickster came and revealed his part in the trick played upon her. However, the widow’s faith was not to be shaken. She gladly accepted the loaf declaring that, “If the devil brought it, it was the Lord that sent it!” And so the Lord still got the thanks!

### *The Body of Christ is built up*

Giving is a real demonstration of the church – the Body of Christ – in action. As such it is a powerful witness to the world according to the words of Jesus: “By this all men will know that you are my disciples, if you love one another” (John 13:35). True disciples of Jesus follow in his kind and loving ways. ‘Actions speak louder than words,’ goes the old saying; and this is the way in which other people will be drawn towards the body of Christ as they see real evidence of ‘love in action.’

The way in which the Body of Christ grows and builds itself up in love is “as each part does its work” (Ephesians 4:16). There is obviously a variety of ways in which the individual parts will work, and for some this work will be through giving. What an exciting privilege is ours when we perform the work of giving, knowing that this is actually helping to build up the church.

Relationships are also strengthened. After centuries of hostility between Jew and Gentile, just imagine what affect the love gift from the Gentile churches to their Jewish brothers and sisters in Jerusalem must have had. God had to change the hearts of the Jewish believers before they would share the good news of the gospel with Gentiles. Even after the gospel is shared and Gentile believers are added to the church (and Gentile churches formed), it was still difficult for them to bridge the huge cultural and religious gap that had existed for so long. However, the love gift would probably have done more than anything else to draw both sides together and bring Jew and Gentile to a place of unity and oneness in the Body of Christ. Money really *can* talk!

### **Blessing Three: *God* gets the Glory**

But there is also a third aspect to the result of our giving. Not only is the giver blessed, and not only are the needs of others supplied, but God also receives his portion as thanksgiving and praise are given to him.

Let's look again at 2 Corinthians 9:12-15, emphasising some of the words: "This service that you perform is not only supplying the needs of God's people but is also overflowing in *many expressions of thanks to God*. Because of the service by which you have proved yourselves, *men will praise God* for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!"

We can never repay God for his great love, expressed in so many ways towards us; but isn't it wonderful that we can actually bring him praise and glory by our giving? We owe God so much and we want him to be honoured and glorified. The fact that our giving, which is so small when compared to God's huge gifts towards us, can be the cause of such blessing to God himself is a truly exciting and compelling reason for us to be generous and hilarious givers.

**Win, Win, Win!**

So the act of giving is a trigger for a triple blessing. Business people today love to talk about a 'win-win' situation, meaning an arrangement in which both parties gain. Giving goes even further; it is a 'win-win-win' situation in which at least three parties gain!

## Chapter 8

# New Testament Principles

The Bible not only contains God's specific commands by which we are to live, but it also contains principles that can guide us on many issues in every generation and culture, including the whole area of giving and our attitude to money.

In this chapter we shall look briefly at some of these, in order to lay a Biblical foundation to this vital aspect of the Christian life. In Chapters 3 and 4 we have already considered two of these principles – *stewardship* and *sowing/investing* – but there are others just as important.

### 1. Priority

God's kingdom should have the *first* claim on our resources. In the Sermon on the Mount, Jesus commanded us to “Seek *first* his kingdom and his righteousness” and promised that as we did “all these things will be given to you as well” (Matthew 6:33). The ‘all these things’ were what he had just been talking about – life, food, drink, clothing (v25-32) – the very things that so often we put first and pour our energies into. Jesus said, put God's kingdom first and you will get these anyway! We could so easily be tempted to leave the kingdom until last and see what is left over at the end of the month after we have considered everything else. Obviously we need to be aware of other responsibilities; but it is significant that the command to put God's kingdom first is accompanied with a promise to supply our daily needs.

This principle is beautifully illustrated in the story of Elijah and the widow at Zarephath (1 Kings 17:7-16), a town in the very heart of the territory of Baal, the pagan god whom Elijah was challenging. The widow had just enough flour and oil to make one last meal for herself and her son, after which she had resolved they would die. Yet Elijah asks her *first* to make a loaf for him. What a challenge! Could she accept that God's prophet had a prior claim upon her meagre supplies? Again, the request was accompanied by a promise of ongoing provision. "For this is what the LORD, the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.'" She stepped out in faith upon that promise, making Elijah's loaf first and then proved God's faithfulness in meeting her needs in the days ahead. "She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah" (1 Kings 17:15-16).

Jesus also declared that "No-one can serve two masters ... You cannot serve both God and Money" (Matthew 6:24). Money makes a cruel master as Paul emphasised to Timothy: "The *love* of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with *many griefs*" (1 Timothy 6:10). We need to settle which Master we will serve and then put him first in every aspect of our lives.

To say that we are following Jesus, yet not giving regularly into God's kingdom is really a contradiction. A true disciple of Jesus will follow his example and commands, seeking to put God's kingdom first.

## **2. Generosity**

This word (in its various forms) is used seven times in 2 Corinthians 9:5-15, so it seems as though Paul really wanted to get this message across. This is the spirit in which we are to give – "*not* reluctantly or under compulsion" (verse 7), but generously. Let us look at that statement at little more closely.

*“Not reluctantly”*

Reluctance indicates a grudging selfish spirit that has failed to appreciate the true heart of the Father. It suggests a meanness of spirit that is the opposite of God’s lavish abundance.

*Not “under compulsion”*

Giving under compulsion or under obligation could suggest that the giver is only trying to ‘keep up appearances’ before others, which is just hypocrisy by trying to appear super-spiritual.

Remember: “Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (verse 6).

These words echo the teaching of Jesus in Luke 6:38. “Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

The same principle had been expressed hundreds of years earlier in Proverbs 11:24-25. “One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.”

*Heart decisions*

“Each man should give what he has decided *in his heart* to give” (verse 7).

There is an old saying, ‘Don’t let your heart rule your head.’ This suggests that reason and logic are better guides than feeling and emotion when it comes to making decisions; but, whilst it is true that we need to manage our finances responsibly, it is interesting that Paul is commending a different approach. Our heads will frequently suggest that we should be more cautious in our giving, while our hearts are freer to respond to the promptings of the Holy Spirit.

As always there is a balance in such matters. Paul is not urging that we should give indiscriminately to every demand, but that we should have generous rather than miserly spirits. Here the example of our heavenly Father is so clear. His generosity is in perfect harmony with his wisdom.

In Ephesians 1:7-8, we are told that the riches of God's grace are "*lavished* on us with all *wisdom* and *understanding*."

When God looked for a replacement for King Saul, he sought out "a man after his own heart" (1 Samuel 13:14). Let us carry God's heart of lavish generosity!

### **3. Faithfulness**

We are called to be faithful in the whole area of finances, including our giving. As wise stewards we are charged with the task of managing our finances well, so that we will then be able to shoulder our financial responsibilities to the Body of Christ. This has both a general application as well as a specific one.

#### *General application*

We have a responsibility to care for our Christian brothers and sisters. We need to "have equal concern for each other" (1 Corinthians 12:25). The convincing proof to the world that we are disciples of Jesus is that we love one another (John 13:35).

This message runs right through the New Testament. It is not sufficient to express our love merely in words; we need to demonstrate it by our actions. This is vividly expressed in James 2:15-17. "Suppose a brother or sister is without clothes and daily food. If one of you says to him, 'Go, I wish you well; keep warm and well fed,' but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead."

Although God has promised to meet our needs, he often does this through other members of the Body. Because of the famine affecting the believers in Jerusalem, Paul prompted the churches in other areas to send financial aid. He explains the principle in 2 Corinthians 8:13-14. "Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality."

### *Specific application*

We also need to be faithful to those who are serving in our churches, rather than earning their living through business or other employment elsewhere. Clearly we have a responsibility to give so that their salaries and expenses can be covered as they give themselves to serve us.

In the Old Testament, the tithes were to be used to cover the living expenses of the Levites, who were appointed to carry out the service of the Lord. But there was a time during the return from exile when the tithes were not brought in, and the Levites were unable to continue in their ministry and were forced to go back and work in the fields to support themselves. Nehemiah didn't hesitate to rebuke people for this and challenged them with the words, "Why is the house of God neglected?" (See Nehemiah 13:10-11)

Paul wrote that "the Lord has commanded that those who preach the gospel should receive their living from the gospel" (1 Corinthians 9:14). To Timothy he gave instructions that "The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching. For the Scripture says, 'Do not muzzle the ox while it is treading out the grain' and 'The worker deserves his wages'" (1 Timothy 5:17-18).

Elsewhere Paul uses quite forceful language when he speaks of his "right of support from you" (1 Corinthians 9:12). Malachi was just as forceful when he described failure to pay tithes (for the support of Levites) as 'robbing God' (Malachi 3:8-10). All of this emphasises, surely, that we must take our responsibilities seriously by caring for Christian workers properly today.

## **4. Secrecy**

We hear so much about the need for openness with each other in the family of God that it might come as a complete surprise to find that there is one area where we are told to act secretly. Jesus put it this way:

"Be careful not to do your 'acts of righteousness' before men, to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets,

as the hypocrites do in the synagogues and on the streets, to be honoured by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.” (Matthew 6:1-4)

This, of course, is totally contrary to the way of the world. Often large donations are handed over at public ceremonies, and organisations often publish lists of their benefactors or inscribe their names on a roll of honour in the entrance to their headquarters. Such donors receive the acclaim of men; but, as Jesus said, they have already received their reward *in full*. Wouldn't we rather have the reward from our Father than the praise of our fellow men?

Obviously there may well be some reason why a few people will become aware of our giving (such as church treasurers and administrators), but the fewer the better. There are numerous stories of believers finding boxes of groceries secretly left for them on their doorstep or envelopes with cash inside anonymously pushed through their letter-boxes. He who sees what is done in secret, will reward those donors in a coming day.

## **5. Good Management and Budgeting**

There are also hints of other principles concerning giving in 1 Corinthians 16:1-2. The context is the collection for the poor in Jerusalem, and we can gain some insights into Paul's thinking on the subject. From this verse we can see:

### *a) The need for regularity in giving, rather than a spasmodic approach*

“On the first day of every week.” For them, this was as they came together to worship Sunday by Sunday. For us, it may well be month by month, since so many people nowadays are paid on a monthly basis. Whether weekly or monthly, our giving needs to be regular and faithful, not spasmodic and erratic. Since our pastors, other church staff and missionaries will also have regular financial commitments, it is only right that we recognise this and contribute to their needs on a regular basis.

Note, by the way, that this was not just a passing thought for Paul, but was consistent with what he taught elsewhere. “Do what I told the Galatian churches to do,” he wrote (verse 1). Paul clearly saw this as a practice for all the churches he had planted.

*b) The separation of money for this purpose*

“Set aside ... saving it up” (1 Corinthians 16:2). The idea of things or people being ‘set apart’ for God is very common in Scripture (e.g. Deuteronomy 15:19; Judges 13:1-5; Acts 13:2). When things or people were set apart for God, they now belonged to him and him alone. Sanctification has to do with us being set apart for God.

As we have already seen, while everything belongs to God, it is a good discipline to specifically set aside some funds on a regular basis so that we have the ability to respond to additional freewill offerings as well as to our regular contribution to the church funds.

I recommend that we see this as the first item on our monthly budget, regarding it as a priority, rather than waiting to see what is left over at the end when everything else is covered (and when the answer to the question ‘What is left over?’ is generally, ‘Nothing’!). For many their regular financial contribution into their local church is the first cheque that they write after receiving their monthly salary. This is their way of gladly recognising that God has been their faithful provider throughout another month and that he is therefore entitled to the ‘firstfruits’ – the acknowledgment that his kingdom has the *first* claim on their income and resources.

*c) The link between levels of income and giving*

Paul does *not* set a percentage, but states “a sum of money in keeping with his income” (1 Corinthians 16:2). Jesus said something similar when he said, “From everyone who has been given much, much will be demanded” (Luke 12:48). If God sees fit to entrust us with a higher level of income or wealth, then we need to be aware of our responsibility in this area. Ten per cent of a large income barely does justice to the generosity of God!

## *Giving*

Here I am reminded of a story of a businessman who made a commitment before God to give 10% of his business profits. God prospered his business and therefore the amount of his giving grew substantially. One day he came to see his pastor and asked to be released from his commitment as it was now involving such large sums of money. His pastor was a very wise man and advised him that it was not in his power to release him as the promise was made to God and not to him. “However”, he added, “I can see your problem and I do believe that there is something that I can do to help. I will pray for you and ask the Lord to shrink your income, so that you will not have to give so much in future.” At this point the businessman suddenly came to his senses!

## Chapter 9

### What about Tithing?

Is tithing (giving one-tenth of our income) a practice that is still relevant for today or is it merely an Old Testament principle? After all, the New Testament doesn't expressly command tithing, does it?

Before we can attempt to answer this question we need to briefly explore the background to this whole subject.

#### The Old Covenant

The custom of giving to priests and kings a tenth part of the produce of the land or of the spoils taken in battle was a practice found among many nations of the ancient world, and not just Israel. The practice of tithing is frequently referred to in both secular and Biblical history.

The first Biblical reference to a tithe is not of it being done as a 'duty', but as a *voluntary* act by Abraham, who is our father by faith. The tithe was given freely and willingly by him as *an expression of gratitude* when God had granted him victory in battle (Genesis 14:20). Two generations later, the promise of tithing was embodied in a vow made by his grandson Jacob following a dream in which he saw God and was given a renewal of the promises first made to Abraham (see Genesis 28:10-22). Jacob experienced a real sense of awe as he recognised that he was in the presence of the Almighty and his response was to make a vow committing himself to the Lord and to giving him a tenth of all that he would receive. "Then Jacob made a vow, saying, 'If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to

wear so that I return safely to my father's house, then the LORD will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me *I will give you a tenth*” (Genesis 28:20-22). There could possibly be an element of self-interest here by Jacob; but nonetheless this vow was his acknowledgement of the Lord as his God and King, to whom he owed allegiance and, as such, the One to whom he would give a tithe.

It is significant that Abraham's and Jacob's acts came long before the introduction of the Mosaic Law at Sinai. With the introduction of the Law, the whole process of tithing became a legal requirement (see Leviticus 27:30-32; Numbers 18:21-32) rather than an expression solely of gratitude and faith. That is not to say that the Law was bad (how could it be – it was God's Law!); but the lack of faith and love on the part of the Israelite would often reduce the tithe to an *obligation* rather than a *voluntary act*. Throughout the history of Israel, it seems that tithing always lapsed in times of backsliding and needed to be renewed in times of restoration. Yet, despite times of partial evasion or omission, the system itself was continued to a late period in Jewish history and was still being practised in the time of Jesus (e.g. Matthew 23:23; Luke 18:12).

The Law required the Israelites to give “a tithe (tenth) of everything from the land, whether grain from the soil or fruit from the trees” and “every tenth animal that passes under the shepherd's rod” (Leviticus 27:30-32). In fact, they were told not just to *give* this tithe to the Lord; they were told that it “*belongs to the Lord*” (verse 30) – which is why Malachi could later say that not to give the Lord his tithe – what belonged to him – was to rob him (Malachi 3:8-9)! By the time of Jesus, the Pharisees had extended the Law on tithing to include the smallest kitchen herbs, such as mint and cummin (Luke 11:42). It therefore ended up becoming a heavy burden for people to fulfil (as they worried over whether they had tithed every herb leaf correctly!), rather than a joyful expression of love to God.

## **The New Covenant**

Although we are no longer under the Jewish Law, the teaching of Jesus indicates that a *higher standard* is applicable in the kingdom of God

in every area of life (e.g. Matthew 5:20, 21-22, 27-28, 31-48). Our blessings under the new covenant are vastly superior to those of the old. Are we going to be less responsive than they were in the whole area of giving?

God is after our hearts and so the new covenant is written on our hearts rather than on tablets of stone. “I will put my laws in their minds and write them on their hearts” (Hebrews 8:10). We respond to him out of a desire that springs from his Law within our hearts rather than merely observing an external command. Clearly we are free from any legal obligation; but we do need to look for spiritual principles that might still apply today. Many of those principles we have considered in the previous chapter.

Overall, it would seem that the *generosity principle* has replaced the *legal command* to tithe, because it comes from hearts that overflow with gratitude and therefore *go way beyond tithing*. However, some people may well wish to have some guidance or benchmark on which to plan their level of giving. It would seem appropriate that, as the blessings of the new covenant are infinitely greater than those under the old covenant, we should at least endeavour to match the level commanded under the old (that is, to give one tenth of all our income), unless there are very specific reasons for not doing so. If you find yourself struggling with the practice of tithing, ask yourself this: is it because you want to give God *more* than a tenth – or *less*? Experience says it will generally be the latter!

One of the problems with tithing is that we can so easily slip into the trap of thinking that once we have given our tenth to God, the rest belongs to us. However, we have already shown in an earlier chapter that *everything* belongs to God and that we hold everything in trust for him. We should not think, therefore, in terms of what percentage is ‘ours’ to keep. Everything is his and should be available to him as he directs.

For those on higher levels of income, it could well be that ten percent is too low for their regular giving, and that a higher percentage contribution is more appropriate. Others on low income may struggle to meet the tenth; but, if their hearts are responsive to God, they will seek to give what they can and look for other ways to demonstrate a generous spirit.

## Chapter 10

### Some Practical Questions

Of course, all of these principles have to be worked out in practical terms, and inevitably many questions will arise. Here are some of the most common ones.

1. *Why shouldn't I just give what I feel prompted to give?*

Years ago I personally tried this method, but I also kept a record of my giving. After some time had elapsed, I checked and found to my surprise that I had actually ended up giving *less* than the tenth that I had been giving previously. I concluded that I needed the discipline of *regular structured giving* that was 'in keeping with my level of income.'

It can sound very 'spiritual' to suggest that we will simply respond to the prompting of the Holy Spirit on each occasion; but such promptings should never conflict with the Biblical principles that we set out in Chapter 8. Furthermore, most of us will need the disciplined approach of structured giving.

2. *What if I give and get into debt?*

All of us would agree that getting into debt doesn't glorify God. However, rather than stopping giving, why not ask for help in managing your finances? There is no more shame in saying we need someone to come alongside us and teach us kingdom principles in handling our money, than to say we need someone to help us grow in evangelism or in understanding our Bible. If God's kingdom is to have priority, we should not see regular giving as the first thing to cut from our budget when finances

get tight. It's time to seek help on this point. God has promised to supply our needs and we should seek to govern our finances in such a way that we can properly contribute to the kingdom of God without getting ourselves into personal debt. If you don't know who to ask for help, then talk to your pastor.

3. *Should I pay the whole of my regular contribution to the local church or am I free to use it elsewhere?*

Obviously, you are responsible to God as to where you direct your giving. However, we must take very seriously the whole principle of faithfulness. The salaries of Christian workers, the costs of the church buildings or hired facilities for our meetings, administration and overheads, resources for outreach and mission, are all regular costs for which we share a responsibility if we are a committed member of a local church. What would I say if my employer only paid me half a salary because he felt he should distribute the rest elsewhere?

We have already considered the situation that developed when God's command "not to neglect the Levites" (Deuteronomy 12:19) was disobeyed. Neglect of Levites leads to neglect of "the house of God" (Nehemiah 13:11). If we value the work carried out by those on the church payroll, we will need to stand with them and be faithful in our giving to support them.

In the Old Testament the tithes were to be brought "into the storehouse", that is, into the treasury rooms of the temple where they worshipped, "that there may be food in my house" (Malachi 3:10). If we want to be 'fed' from God's house – that is, the church – then it is not unreasonable that we be expected to bring 'food' into the stores. If we want to support other good causes or missionaries, we can then always do so through additional giving.

4. *What about the balance of my money after I have given my regular contribution?*

As we have already seen, everything belongs to God and we give account to him for the management of all resources. Obviously he expects us to provide for our families (1 Timothy 5:8), pay our dues to the state (Luke 20:22-25; Romans 13:6-7), and pay for our daily needs. Our heavenly

Father is fully aware that we need resources for such things (Luke 12:30). Furthermore, he is *not* a miser and will give us much for our own enjoyment. (We don't have to feel guilty about spending money on ourselves or our families!)

We may feel that there are other 'good causes' that we would like to support. These will be for us as individuals to respond to as God directs. Similarly, our local church may wish to take up an offering for some special purpose (perhaps a building project, a new church plant, an overseas mission etc.) and here again we are to respond simply as God directs us, rather than a set amount. All of these are opportunities to begin to extend our 'tithing' to 'giving'.

One further aspect may present a call upon the bank balance – alms for the poor, who always seem to occupy a special place in God's heart. There are so many references about this running right through the Scriptures, summed up in this proverb: "He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honours God." (Proverbs 14:31). God takes note of what is done for the poor. Cornelius, the Roman centurion, was told: "Your prayers and gifts to the poor have come up as a memorial offering before God" (Acts 10:4).

We saw in Chapter 1 that God is 'open-handed', and he expects his children to have the same attitude in their treatment of the poor. Note his instructions to the nation of Israel. "If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tight-fisted toward your poor brother. Rather be *open-handed* and freely lend him whatever he needs ... Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command you to be *open-handed* toward your brothers and toward the poor and needy in your land." (Deuteronomy 15:7-11)

The gospel is intended as "good news to the poor" (Luke 4:18) and as a blessing to the poor (Luke 6:20); but so often these must seem empty words to those desperately trying to obtain sufficient to feed their families. Let us determine to make the gospel good news as far as we are able by giving to the needy that God puts on our hearts.

## Chapter 11

### **Not Just Money**

We cannot leave this subject without a mention of the many different ways in which we can give. Much of this book has focussed on financial giving; yet for some it will not be possible to give much in terms of finance. However, there will be other ways in which we can all be a living expression of the generous heart of God.

We need to see giving in its widest possible context, and in this way we can all be included. No one can claim to be without many of the items listed below, so none of us is prevented from giving in some form or another.

#### **Time**

This is one of the most precious commodities that we have. It is limited to twenty-four hours each day and is the same for everybody! Although we should seek to manage it well and use it properly, there is no way that we can increase it to twenty-five hours a day or to eight days per week. Therefore, it can be quite a sacrifice for us to give time to someone else in need, or to fulfilling whatever task God has called us to do.

It is a valuable source of giving. Some Christians have sought to ‘tithes their time’ as an act of dedication to God as they seek to be available to him for whatever purpose he puts on their hearts. Many needs can be met simply by the gift of time. People need time to unburden themselves and share their problems with us. The old, the infirm and the lonely simply need someone to spend time with them. Those who are sick, distressed or

discouraged want our time to pray with them and bring them fresh hope again.

How sad it is that we can be too busy to meet such needs. Jesus achieved far more than anyone else, yet he still had time for little children (Matthew 19:14), a grieving widowed mother (Luke 7:12-15), a distressed father (Luke 9:37-43), a blind beggar (Mark 10:46-52), a cheating man (Luke 19:1-10), an adulterous woman (John 8:3-11), and many others.

Jesus' poignant question to his disciples still has a challenge for us today: "Could you men not keep watch with me for one hour?" (Matthew 26:40). It seemed so little to ask – just one hour – and when he needed them the most. Maybe there are others around us who need just one hour of our time. Will we begrudge that hour, or can we give it gladly? If we can, then we can look forward to the day when Jesus will say to us, "Whatever you did for one of the least of these brothers of mine, you did for me" (Matthew 25:40).

## **Talents**

Then there is the whole area of our talents – gifts and skills entrusted to us by God for the benefit of others. Every one of us has been given gifts, so there are no exceptions here! Sometimes we may look at others who are particularly gifted in several areas and feel we don't have much to offer. However, there is no such thing as a 'single talent person'. All of us have gifts (in the plural!) and we need to use them all for God's glory and the benefit of others.

"Each one should use whatever gift he has received *to serve others*, faithfully administering God's grace in its various forms" (1 Peter 4:10).

Not everyone has the same gifts (see 1 Corinthians 12:7-11,29-30). In fact, God has deliberately planned it this way so that we all have a part to play in the Body of Christ. In this way we benefit from helping each other by using what each one has. By way of illustration, let us consider the following.

### *Practical skills*

How many times have you been aware of someone desperate for a plumber to change a tap washer or for some other practical help which is well within your ability? For some elderly people even changing an electric light bulb becomes a major task. What a wonderful opportunity for the ‘practical giver’, whose ministry is just as valid as the financial giver.

Gardening, decorating, cooking, laundry, ironing – these are just a few of the ways in which we might be able to bless someone who is unable to perform such tasks. Let us be open to God and respond with a willing and generous heart to such needs.

### *Care and support*

For other folks the needs may be in the area of care. They need a ‘helping hand’ to enable them to cope with the pressures and problems of living in the twenty-first century. Mothers with young children, older people too frail to undertake certain tasks or journeys, sick or bereaved folks – these are all groups of people who will be grateful for someone to give them a lift in their car, run an errand, do the shopping or simply sit down with them and listen while they share their concerns.

The words that Paul uses of Timothy in Philippians 2:20 are a real challenge. “I have no-one else like him, who takes a *genuine interest in your welfare.*” How we need such people today to reflect the heart of God in this expression of giving!

### *Hospitality*

I grew up in a home where extra places at the meal table for visitors were a frequent event. My own parents were not well off and, having six children to feed, clothe and care for, did not have the ability to give large amounts of money. Yet they ministered to many by providing hospitality. We had a round table, which made it possible to always squeeze in another place by simply making the circle a little bigger. Thankfully for us children, the circle never got so large that we couldn’t reach the table!

There is a beautiful story of hospitality in 2 Kings 4:8-37, where a woman and her husband provided a guest room for the prophet Elisha. They were rewarded in a way that neither of them could possibly have

dreamed of or imagined, receiving the gift of a son and, later when he fell ill and died, seeing him miraculously raised from the dead.

As a measure of the importance of this aspect of giving we have only to see the many references to it in Scripture. Some of the shining examples include Cleopas and his fellow traveller who gave hospitality to Jesus without knowing it (Luke 24:28-29), Lydia who opened up her home to Paul and his companions (Acts 16:15), Priscilla and Aquila who took Apollos home to share the gospel with him (Acts 18:26), Gaius whose hospitality was enjoyed by “the whole church” (Romans 16:23).

All the leaders of the early church pressed home this message of hospitality:

- *Paul*: “Share with God’s people who are in need. Practise hospitality.” (Romans 12:13)
- *Peter*: “Offer hospitality to one another without grumbling.” (1 Peter 4:9)
- *John*: “We ought therefore to show hospitality ... ” (3 John 8)

The ministry of giving through hospitality is tremendously important, then; so much so that the writer of Hebrews could say this: “Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it” (Hebrews 13:2).

## **Living Sacrifices**

All these varied aspects of giving are a natural outflow of giving ourselves totally to whatever the Lord prompts us to do. As we saw in an earlier chapter, the Macedonian churches “*gave themselves* first to the Lord” (2 Corinthians 8:5) which in turn led them to give to God’s people.

In Romans 12:1, Paul urges us to “offer your bodies as living sacrifices”. That is, to live lives that are not lived for ourselves, but for the purposes of God. We may not all be able to give a lot in financial terms, but we all have bodies with time and talents that we can offer as living sacrifices in the service of the King of Kings.

The very use of the word ‘sacrifice’ brings home to us the fact that our giving will not be without cost to ourselves. It will involve denying

ourselves. It will mean that the money, time or talents that we invest in this way into the kingdom of God will not be available for us to use for our own ends. But the compensation that comes to us in the form of the pleasure and joy of the Lord will make the sacrifice worthwhile.

## Chapter 12

### David's Legacy

#### Keep this Desire

What is possibly the last recorded prayer of King David is given to us in 1 Chronicles 29 in connection with the giving of materials for the building of the temple by his son Solomon. Following David's example, the leaders and the people gave willingly for this great venture. After speaking to the whole assembly gathered before him, David began to praise the Lord for his goodness and the abundance of his provision, before making this request of God for the people. "I have seen with joy how willingly your people who are here have given to you. O LORD, God of our fathers Abraham, Isaac and Israel, *keep this desire in the hearts of your people for ever*, and keep their hearts loyal to you" (v17-18).

David's legacy to the nation was not just the treasures he donated for the temple, but also *the spirit of wholehearted generosity and devotion to his God*. It is interesting to see how his example inspired others to give. Having challenged them to bring their offerings for the temple's construction, he began by bringing his own contributions first (1 Chronicles 29:2-5), and only then said, "Now, who is willing to consecrate himself today to the LORD?" (verse 5). The response was immediate: "Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king's work gave willingly" (verse 6).

## An Inspiration

In many ways this whole story is an inspiration to us, illustrating much of what we have considered in this book. Please read the passage and note that: -

a) *Giving was an act of devotion*

David said, “In my devotion to the temple of my God I now give my personal treasures of gold and silver for the temple of my God, over and above everything I have provided for this holy temple” (v3). His giving came from a heart that loved God and that wanted to respond to him.

b) *Giving involved all his resources*

David recognised that everything he had needed to be available to God. “With all my resources I have provided for the temple of my God” (v2).

c) *Giving was an individual and personal matter*

Note that it was his personal wealth (rather than the wealth of the state) that David gave. “In my devotion to the temple of my God I now give my *personal* treasures of gold and silver ...” (v3). It is easy to give away what does not belong to us or what does not ‘cost’ us; but David gave out of his own pocket.

On a previous occasion when David needed to bring a burnt offering to God because of his sin, he declared: “I will not sacrifice to the LORD my God burnt offerings that *cost me nothing*” (2 Samuel 24:24).

d) *Giving was done in the right spirit*

Note the key words that describe the giving in this passage:

- willingly (v6, 9, 17)
- freely (v9)
- wholeheartedly (v9)
- generously (v14)
- with honest intent (v17)

Little wonder David prayed, “Keep this desire in the hearts of your people for ever” (v18)!

e) *Giving was a cause for joy and celebration*

No one sat complaining in their hearts about what they had given; rather, it was the cause of tremendous joy in the hearts of the givers. “The people rejoiced ... David the king also rejoiced greatly” (v9). “They ate and drank with great joy in the presence of the Lord” (v22).

**An Echo**

I can think of no better way of ending this book than listening to the echo of David’s voice as it comes to us down the centuries through the record of God’s Word –

*“Keep this desire in the hearts of your people for ever.”*

I believe that the Apostle Paul certainly heard it a thousand years later when he wrote these words:

*“See that you also excel in this grace of giving” (2 Corinthians 8:7).*

The challenge to us is: can we hear that echo now?