

FINANCIAL GIVING:

What Does the Bible Say?

How Much?

To Whom?

Why?

“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.”

2 Corinthians 8:9

TITHING: THE FIRST STEP OF GIVING

The Jews were constrained to a regular payment of tithes; Christians, who have liberty, assign all their possessions to the Lord, bestowing freely not the lessor portions of their property, since they have the hope of greater things.

Irenaeus

Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whosoever, therefore, desires to secure a reward for himself, let him render tithes, and out of the nine parts let him seek to give alms.

Augustine

On the wall of President Lyndon Johnson’s White House office hung a framed letter written by General Sam Houston to Johnson’s great-grandfather Baines over a hundred years earlier. Sam Houston’s signature makes the letter valuable, but the story behind it is much more significant. Baines had led Sam Houston to Christ. Houston was a changed man, no longer coarse and belligerent, but peaceful and content.

The day came for Sam Houston to be baptized—an incredible event in the eyes of those who knew his previous lifestyle and attitude. After his baptism Houston stated he would like to pay half the local minister’s salary. When someone asked him why, his simple response was “My pocketbook was baptized too.”

Like other followers of Christ throughout the centuries, Sam Houston demonstrated the reality of God’s grace in his life by reciprocating that grace in the form of financial giving.

In the four chapters of this section we’ll take a close look at the biblical pattern of giving and sharing our money and possessions. We’ll end by examining both the acquisition and use of funds by local churches and parachurch organizations.

The Principle of Tithing

“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD” (Leviticus 27:30). The “tithe” is 10%. It “belongs to the LORD,” not to us. It applies to “everything,” not some things. It is “holy,” to be set apart and given to God, and used for no other purpose.

The meaning of the word “tithe” is ten per cent. Today the term “tithing” is often erroneously used of all giving. People talk about “tithing” fifty dollars a month, when they actually make two thousand dollars a month (a tithe of which is two hundred dollars, not fifty). You can donate 2% or 4% or 6% of your income, but you cannot “tithe” it, any more than you can “whitewash” a wall with red paint. The Israelites were well aware of this fact, and equally aware that to present to their Creator anything less than the full 10% was to “rob God,” because the tithe belonged to him not to them:

“Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “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.” (Malachi 3:8-10)

God says “Bring the *whole* tithe into the storehouse”—don’t hold back any of it. The obedient Israelite didn’t ask whether he could give seven per cent instead of ten, or whether he could tithe on the “net” rather than the “gross.” Whatever God provided, whether in the form of material or cash or benefits of any sort, 10% belonged to God.

However, there was not just one standard tithe for the people of Israel, but three tithes. One of those supported the priests and Levites (Numbers 18:21, 24). Another provided for a sacred festival (Deuteronomy 12:17-18; 14:23). The third tithe was given to support the poor, orphans and widows (Deuteronomy 14:28-29; 26:12-13).

The first of these is often called the Levite tithe, the second the festival tithe, and the third the poor tithe. The Levite and festival tithe were ongoing tithes each year, but the poor tithe was taken only every third year. This meant that the three tithes actually amounted to an average of 23% per year. Since Israel was not only a spiritual community but a nation, some of these funds were parallel to taxes today. The larger portion, however, was for religious not civic purposes.

The practice of tithing began long before the Law of Moses. Abraham tithed to the high priest Melchizedek (Genesis 14:20). Jacob promised a tithe to the Lord (Genesis 28:22). We are not told that all others tithed, or even that these two men tithed at other times in their lives, and neither are we told otherwise. Perhaps Abel and Enoch and Noah and others practiced the tithe prior to the Law, just as they kept the Sabbath prior to the Law. Historical records indicate the Egyptians, Chaldeans and Assyrians all tithed to their gods, as did some of the ancient Chinese, Greeks, Romans and Arabians.

The Firstfruits

“Honor the Lord with your wealth, with the first fruits of all your crops” (Proverbs 3:9). Three times a year the children of Israel were to bring the firstfruits offering before the Lord. God said, “No one is to appear before me empty-handed” (Exodus 23:15b). The firstfruits offering included the first production of a vineyard (Leviticus 19:23-25) and the first of the annual production of grain, wine, olive oil, and sheared wool (Exodus 23:16; 34:22; Deuteronomy 18:4). The first of any coarse meal (Numbers 15:20, 21), of honey and of all the produce of the land (2 Chronicles 31:5) belonged to the

Lord and was therefore not to be kept by the individual or family. A significant portion of the first fruits went to the religious leaders and their ministry (Numbers 18:12).

The concept and practice of firstfruits was an important statement made by the people of God. It was a way of saying, “We give of our first and best to you, our Lord, because we recognize all that is good comes from you.”

The firstfruits and the tithes certainly overlapped, and it seems that generally they were the same thing. The term “tithes” stressed the exact amount, while “firstfruits” emphasized the nature and quality of the offering. In Israel’s economy tangible goods were the natural way to express the tithe. Of course, the same principle extended to money as well. The first ten per cent of all income in whatever form was given to the Lord.

God is regarded as the giver of the harvest, and the offering of the firstfruits was a constant reminder to God’s children of his ownership. Similarly, the rite of redemption of the firstborn of man and beast (Exodus 13:11-15) symbolized the coming redemption in Christ. Through the firstfruits and redemption symbols God was seen as the source of all life and blessing. By witnessing this regular systematic bringing forth of material before the Lord, parents hoped that their children would grow up understanding their debt to God.

The offering of the firstfruits was also a way of saying “we trust you, God, to help us harvest and store and utilize the rest as well.” To hold back any of the firstfruits, or to give anything less than the superior part of the crop in the firstfruits offering, was to incur the wrath of God. Hophni and Phinehas were two priests who determined they would take what they wanted and leave the residue for the Lord (1 Samuel 2:12-16).

Scripture tells us “their sin was very great before the Lord.” God sent fire from heaven to consume them for taking what rightfully belong to him.

The nature of “firstfruits” requires that it be taken “off the top.” It is both the best and the first, meaning that as soon as it’s harvested or as soon as payment is received it is to be given to the Lord. It is not to be stored up, hid, hoarded or distributed in any other way, but is to be given to the Lord’s work.

The story is told of a farmer who owned two calves, one brown and one white. He determined that he would give one of them to the Lord, but did not say which. When one of the calves was attacked and eaten by wolves, the farmer shook his head sadly and said “too bad the Lord’s calf died.”

This mentality of keeping the best and giving God the leftovers, if even that, brought God’s judgment on Israel. The spiritual community’s giving back to the Lord what was rightfully his was a consistent thermometer of their faith and trust in him. When they slid spiritually, they ceased to give as they should. And when they ceased to give as they should, they slid spiritually.

The Voluntary Offerings

The tithe or firstfruits was recognized as belonging to God in the first place. Hence, one was not “giving” a tithe but simply “repaying” it to the one to whom it belonged all along. This is why the Old Testament often speaks of the tithes

and firstfruits as “brought” and “taken” and “presented,” or even “paid,” rather than “given.” They were no more optional than paying taxes today. An Israelite paid them out of obedience and duty, whether he wanted to or not.

However, the Old Testament also speaks of voluntary or “free will offerings” (Leviticus 22:18-23; Numbers 15:3; Deuteronomy 12:6, 17). These were contributions beyond the tithe or firstfruits. In some ways they constituted true giving. In Ezra when the temple needed to be rebuilt, the people were asked to provide freewill offerings (Ezra 1:4, 6; 3:5; 7:16; 8:28). While the technical term

“freewill offering” had some specific connotations and requirements (which is why I prefer the term “voluntary offering”), it was associated with a concept of “give as you wish” or “give as you are led.” As “everyone whose heart God had moved” went to build the temple in Jerusalem, so “their neighbors assisted them with articles of silver and gold, with goods and livestock, and with valuable gifts, in addition to all the freewill offerings” (Ezra 1:5-6).

No one said “I feel led to tithe” or “I think I’ll give my firstfruits this month.” No one asked, “would you like me to tithe, Lord?” The answer had already been given in God’s Word. So voluntary giving started *after* the tithe, after the firstfruits. The tithe was not a ceiling, it was merely a floor. It was a beginning point, from which the follower of God might give much more as needs and opportunities arose.

The tithe was a test and display of obedience, but the voluntary offerings were a test and display of love, joy and a heart of worship. In Exodus 35 and 36 we read of a tide of generosity among the people because they sensed the greatness of the cause of building the tabernacle. There was a contagious spirit of giving, in which the people brought more than enough and literally had to be restrained from giving (Exodus 36:5-7). Keep in mind, once again, that they were not giving the tithe or the firstfruits, they were giving far beyond. This is what is really remarkable, and demonstrates the moving of God’s Spirit in their lives. Consider too, given the historical context of Sinai, how the grace of giving temporarily transformed this pack of gripers and whiners into joyful worshippers!

The same sort of thing happened in the days that the temple was built. David said,

“I now give my personal treasures of gold and silver for the temple of my God, over and above everything I have provided...” (1 Chronicles 29:3). Then the family and tribal leaders “gave willingly” and generously (29:6-8). The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD” (29:9). They gave with the acute awareness that all they had was God’s. David said to the Lord, 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...it comes from your hand, and all of it belongs to you...All these things have 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...keep this desire in the hearts of your people forever, and keep their hearts loyal to you” (1 Chronicles 29: 14, 16-18).

Notice that David measured their loyalty to God by their willingness to give.

Imagine a boy’s father who wants him to take out his old friend’s daughter on a date. The boy agrees to do it because his father asks and expects it of him. But when the boy actually meets the girl he enjoys her company so much that he asks to take her out again-and again and again and again. At this point the boy is no longer acting under a sense of duty, but of his own free will. He does not have to take her out, he *wants* to.

So it is with giving. We tithe and offer the firstfruits because God tells us to. We give above and beyond in voluntary offerings because, having experienced the joys of giving, we want to give all the more.

The Value of Tithing

By emphasizing the vitality of the voluntary offering, I don’t mean in anyway to demean tithing or underestimate the importance of regularly giving the firstfruits. This is where God started his people, and therefore it is a fine beginning. Tithing is something very significant. Its stated purpose for us is “that you may learn to revere the LORD your God always” (Deuteronomy 14:23). Tithing is

intended to train us to put God first in our lives. Because the giving of the 10% represents the other 90%, tithing symbolizes the giving of our whole lives to God.

Tithing gives us perspective. It reminds us that all that we are and all that we have is from another, a higher one. It is a tribute we pay to God. Tithing is not some token or tip for good service mindlessly thrown down on a table after a meal, but a meaningful symbolic expression of our dependence upon the Lord and our gratitude to him for all that he is and all he has given us.

Furthermore, the tithe requires calculation—adding, subtracting, multiplying, dividing. In the process of specifically dealing with the amounts God has provided, we assess God’s benefits to us. We literally count his material blessings to us, which can only be healthy.

Tithing was, and still can be, a built-in reminder at every juncture of life of our debt to God. Through the tithe God built into the rhythm of life the unceasing reminder that he owned the land, the cattle, the jewels, the money, everything.

Parting with money wasn’t any easier for the people of Israel than for us. In fact, most of them worked a great deal harder for their money than we do. Yet tithing was so built into their lives that it became “natural” to them in the best sense. Their fathers and mothers and brothers and sisters and business partners, everyone around them, practiced tithing. It became a way of life.

When they had gone their own way and stopped tithing, God told them they were robbing him. Then he invited his people to test him by tithing again, and watching him provide for them (Malachi 3:8-12). The tithe is an opportunity to test God’s promise to provide (Matthew 6:33).

Grace, Law and Tithing

The strongest arguments made against tithing today are on the basis of “Law versus grace.” This is an unfortunate contrast in some situations, and I think this is one of them. Does being under grace mean that we stop doing all that was done under the Law?

Many people associate the command to tithe with the command to keep the sabbath. To be sure, New Testament Christians are not obligated to keep the sabbath with all its legislated rules under the Mosaic Covenant (Colossians 2:16). However, a weekly day of rest based on God’s pattern of creation was instituted before the Law (Genesis 2:2-3), and it’s a principle never revoked in the New Testament. The special day of observance changed to Sunday, “the Lord’s day,” but the principle of one special day for worship remained intact and observed.

Christ fulfilled the entire Old Testament, but he didn’t render it irrelevant. Old Testament legislation demonstrated how to love my neighbor, and while the specific regulations don’t all apply, the principle certainly does, and many of the guidelines are still as helpful as ever. When it comes to the Old Testament we must be careful not to throw out the baby (ongoing principle) with the bathwater (detailed regulations).

We don’t offer sacrifices anymore, so why should we tithe?” Because there’s an important difference. First, the offering of sacrifices is specifically rescinded in the New Testament. As the book of Hebrews demonstrates, Christ has rendered inoperative the whole sacrificial system. But where in the New Testament does it indicated tithing is no longer a valid practice?

But the New Testament speaks of voluntary offerings.” Yes, and so does the Old Testament. Having a minimal standard of giving has never been incompatible with giving above and beyond that standard.

In Acts 4 we’re told the disciples gave all that they had because “great grace was upon them all” (Acts 4:33). It was obvious from the beginning that being under grace didn’t mean New Testament Christians would give less than their Old Testament brethren, but more.

Being under grace does not mean living by lower standards than the law. On the contrary, Christ systematically addressed such issues as murder, adultery, and the taking of oaths and made it clear that his standards were much higher than those of the Pharisees (Matthew 5:17-48).

“Grace Giving”

As we’ve have seen, the people of Israel’s per capita payment of the tithes amounted to about 23% of their income. Yet *Christianity Today* reports that the per capita giving of church members in America is approximately 2.5% of their income.

David McKenna, “Financing the Great Commission,” *Christianity Today*, May 15, 1987, 27. This is a revealing statistic in that it demonstrates, apparently, that the Law was ten times more effective than grace! Or to put it another way, when it comes to giving, people were ten times more responsive to the Law of Moses than they appear to be to the grace of Christ.

Obviously, something is badly wrong. When New Testament believers, especially those living in a far more affluent society than ancient Israel, give at a level that’s only a small fraction of that of Old Testament believers, we must take a careful look at our concept of “grace giving.”

To most people the term “grace giving” simply means “give what you feel like.” The problem is most Christians just don’t feel like giving! And many of them never will because they are not being taught to give. As the Law was a tutor to lead us to Christ, so the tithe is a tutor that leads us on to giving. If we can learn to give without it, fine. But the giving track-record of professing Christians, at least in present day America, seems to clearly indicate we are not learning to give. Indeed, we are learning *not* to give.

Absence of Law does not mean absence of responsibility or absence of discipline. Living under grace does not mean God no longer expects anything of us. It’s time to reexamine our beliefs and practices when living in the “age of grace” means that our lives are less holy and our sacrifice smaller and our giving less substantial than under Old Testament Law.

Is obedience contrary to grace? Is spontaneity equal to spirituality-or is it sometimes just carnality? The holy habits of church attendance, prayer, and Bible reading can degenerate into legalism, as can tithing. But does that make them illegitimate practices or habits?

I know that some fine Bible teachers, argue against tithing. But I don’t think they realize the effects of their words on others. I’ll listen to the point of view of the Christian who says “tithing is not meant for us today”—*provided* that he gives regularly *and* that his giving exceeds the tithe. But the person who argues against the tithe and proceeds to give less than a tithe is effectively saying God has lowered his standards of giving and that New Testament grace means reduced commitment. Furthermore, his own substandard giving suggests ulterior motives for his theological persuasion. Where his treasure isn’t shows where his heart isn’t.

We must not reject a clear teaching simply because it’s in the Old Testament. We must examine our hearts to discover whether when we say “the tithe is not for today” we are really believing that New Testament grace is a license that frees us to clutch tighter to material wealth. On the contrary, the New Testament precepts, principles and examples demonstrate that the very opposite is true. New Testament believers are called upon to be far more sacrificial and generous with their money and possessions than even their Old Testament brethren.

A friend of mine is a tangible example of what can happen when giving is viewed as a “whatever you feel like doing” affair. Early in his Christian life he believed that he was supposed to tithe, and he did so faithfully. He and his young family experienced great blessings of God as a result. They were very aware of how strongly God was using the principle of tithing to affect their whole spiritual lives through the concept of putting God first. However, when they moved to another church, a large strong Bible teaching church, they heard from the pulpit that tithing was a form of legalism and that New Testament “grace giving” was God’s intention for us today.

Of course, there was no specific standard with grace giving. And given the financial pressures upon them (which were no greater than they’d been before) this now-liberated family felt the “New

Testament freedom” to drastically cut back their giving. Eventually they were giving almost nothing. Over the next several years they floundered in their commitment to the Lord and their financial problems became more serious.

Finally, in another church, they were re-introduced to the concept of tithing as a meaningful guideline (not a legalistic ritual). When they committed themselves to tithing again, they sensed God’s blessing and experienced a peace they hadn’t known for years. They don’t hesitate to attribute in large degree their several years of spiritual wandering to a misleading concept of “grace giving.” Like many families, this one needed the tithe as a tutor in giving.

Jesus and Tithing

There is no question that Jesus tithed. He was raised in a devout Jewish home, meaning that his parents were tithers and taught him to tithe. Tithing is clearly and repeatedly taught in the Old Testament, which was the only Bible Jesus knew. While Jesus was carefully scrutinized by his enemies and accused of every possible offense, including on a number of occasions breaking the sabbath, never once was he accused of breaking the law of the tithe. Furthermore, the Talmud specifically forbade the strict Law-keeper from sitting at the table with anyone who did not tithe. Yet on several occasions, the Pharisees ate at the same table with Jesus. Obviously, Christ tithed. (This doesn’t prove tithing is still valid, but it does have some significance.)

Furthermore, Jesus specifically stated that while they should have paid attention to more important things, the Pharisees were correct in being careful to tithe (Matthew 23:23; Luke 11:42). With his example of and repeated emphasis on the sacrificial giving of money and possessions, Jesus didn’t ever suggest that the “floor” set by the tithe was eliminated, but simply that the ceiling of Christian giving was far above it. When Jesus told the disciples to go the second mile, he assumed they’d gone the first.

The Early Church and Tithing

Because tithing was so deeply embedded in the Jewish consciousness, it is safe to assume that the Jewish Christians (who dominated the formation and policies of the early church) naturally gave their tithes to the local assembly. To be sure, they went far beyond the tithe, as we see in the early chapters of Acts. But their going beyond it did not negate it. There is no indication the early church ever retreated from the concept that the tithe was the basic minimum to be given to the Lord.

That this was still the case within the first few hundred years of the church is demonstrated in the words of the influential church father Irenaeus:

The Jews were constrained to a regular payment of tithes; Christians, who have liberty, assign all their possessions to the Lord, bestowing freely not the lessor portions of their property, since they have the hope of greater things. (Quoted by John Davis, *Your Wealth in God’s World*, Phillipsburg, NJ: Presbyterian and Reformed, 1984, 113.)

Note the key phrase, “not the lessor portions.” This is a direct indication that the tithe was considered a minimal standard in the early Christian community.

A few hundred years later the tithe was still a basic standard, as evidenced in the words of Augustine:

Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whosoever, therefore, desires to secure a reward for himself...let him render tithes, and out of the nine parts let him seek to give alms. (*Dictionary of Christian Antiquities*, Book 2, quoted by Fletcher Spruce, *You Can Be a Joyful Tither*, Kansas City, MO: Beacon Hill Press, 1966, 19.)

Note the clear distinction between the mandatory tithe and the voluntary offering of giving alms. Alms were to be given-but above and beyond the basic tithe.

Another church father, Jerome, stated, “If anyone shall not do this [pay tithes] he is convicted of defrauding and supplanting God.

Jerome, like Augustine, believed and taught that it’s possible for New Testament Christians to “rob God” by withholding the tithe, just as it was for Old Testament believers. For its first four hundred years, at least, Christ’s church considered the practice of tithing a vital minimum standard for giving.

The Benefits of Tithing

In a number of states there is a mandatory seat belt law. For many years wearing a seat belt wasn’t a legal requirement. But even when it wasn’t required, it was still a very good idea.

Suppose the seat belt law was repealed tomorrow. Would I then stop wearing my seat belt? Would I tell my children, “Take off your seatbelts, girls, they’re no longer required. We’re not under the law, and we’re not going to be legalistic, so no more seat belts for us.” Of course I wouldn’t. A good idea is a good idea, whether it’s the law or not.

If we believe that tithing is still a command for us, or at least a minimal obligation, then the arguments for it are obvious. I don’t want to rob God and place myself under his discipline. If I believe God brings judgment on Christians today for failing to practice the minimal requirement of giving, for withholding their firstfruits from him, then I should need no arm twisting to tithe.

But even if you don’t agree with me that a Christian is obligated to tithe, there are many other strong practical arguments for doing so. For example, the concept of tithing is clear, consistent and transferable-that is, it can be easily taught to others. It increases the believer’s sense of commitment to God’s work in general and his church in particular. Tithing can also be a significant factor in spiritual growth. I just reread ten letters written to me by church families whose spiritual lives have been revolutionized as they’ve discovered how to give. Though a number of them now give more than a tithe, seven of the ten specifically mention the great significance of tithing as a spiritual breakthrough in their lives.

One Christian leader says this: “As I reflect on my growth as a Christian across the years, the second most important gift of grace I have received has been the discipline of tithing. The first was the surrender of my will to Jesus Christ.” He goes on to say of himself and his wife “the Lord got our hearts when we began to tithe.” (Don McClanen, *The Tithe as Teacher: An Energizing Force*, Gaithersburg, MD: Ministry of Money, 1980, 1-2),

Other arguments for tithing can be made based on need and ministry opportunity. If Western Christians all practiced tithing, the task of world evangelism and feeding the hungry would literally be within reach. Since many Christians, once they tithe, give freewill offerings beyond, the work of God could be multiplied in every corner of the world.

Many churches have demonstrated the spiritual power of tithing. The Southern Baptist denomination began in 1845. Now it has the largest missionary organization in the world, with well over 3,000 missionaries. Southern Baptists don’t only emphasize missions, they emphasize *tithing* as the means to underwrite missions, as well as to meet the needs of the local church. Church members understand they’re expected to tithe. I am not a Southern Baptist myself, but without their strong teaching and expectations concerning tithing, it’s apparent they would have a far less significant role both in their own communities and in world evangelization.

Why Not Tithe?

To be sure, there can be problems with tithing. We can treat the tithe as an unwanted tax or bill, and be robbed of joy or thankfulness. In some churches tithing is paying membership dues. You pay to belong to a health club and you pay to belong to the church. Tithing can lead to pride that I am part of a faithful remnant that really trusts God, in contrast to all those non-tithing apostates around me.

One of the worst dangers of tithing is complacency. While arguing strongly for the practice of tithing, Don McClanen adds this caution,

The tithe can become an idol to set upon a pedestal to admire. It is often a dangerously tempting resting place rather than a minimal starting place. Much of the Christian community thinks of tithing as a high and lofty perch that only a few fanatical radicals have reached after years of struggle, rather than seeing it at the bottom or beginning place. (McClanen, p. 1-2)

Someone once told me, "I wish I could win a million dollars in the lottery. Then I'd give \$100,000 to the Lord, and I could do whatever I want with the rest." Tithing is not something I do to clear my conscience so that I can do whatever I want with the 90%. The rest also belongs to God, and I must seek his direction and permission for whatever I do with it. More often than not I'll discover he has some different ideas than I do.

There are many common arguments against tithing, including these:

"Tithing is legalistic" Any legitimate practice can be done with a legalistic attitude. The fault is with the heart, not tithing itself. What I've noticed, however, is that some people call anything "legalism" which sets a responsibility upon them, or requires discipline from them. If any principle gets too close to home, starts meddling in my life, requires sacrifice or commitment on my part, then I can dismiss it by simply calling it "legalistic." Hence, legalism easily becomes a convenient label to cover up my own unwillingness to obey God.

"I must pay off my debts rather than tithe" Why are you in debt in the first place? Is God responsible for your unwise or greedy decisions that may have put you there? And even if you have come into debt legitimately, isn't your first debt to God? Is not the tithe a debt to God since he clearly states it belongs to him? If we obey God and make good our financial debt to him, he'll help us as we seek to pay off our debts to others. I must not rob God to pay men.

"I can't afford to tithe" Of course you can. What if your salary was reduced by 10%? Wouldn't you continue to live? And if tithing is God's will and he promises to provide for those who trust and obey him, won't he allow you to get by on 90% rather than 100%? In fact, aren't you a lot safer living on less inside the will of God, than living on more outside it?

Some have suggested that no one ends up benefiting from a tithe he holds on to anyway. You can't keep what belongs to God. The tithe belongs to God, and if we don't give it to him, the devil gets it, or it just disappears in any number of ways. Whether this is true or not, many Christians testify that they live just as easily on the 90% as the 100%. Many others say their financial problems really begin when they withhold the tithe.

If tithing is God's minimal expectation, the issue is, can you afford *not* to tithe? Can you afford to be disobedient? Can you afford to rob God?

There is, of course, one way to reduce your tithe, and that is to reduce your income. If your tithe seems to be a lot of money, praise God! Look at how abundantly he has provided.

Profiles of Christians who Rob God

The Situation: Bill and Donna are in their mid-thirties. Bill has steady work as a salesman, but there always seems to be too much month left at the end of their money.

Bill and Donna sincerely intend to put in the offering box whatever's left at the end of the month. But, between house payments and bills and occasionally socking a little something into savings, there's just never anything left. They feel bad, but what can you do when you're out of money?

The Problem: Bill and Donna don't understand "first fruits." They should give to the Lord off the top, not out of "what's left" or not left. They don't realize that the tithe belongs to God, and that there's a word for taking money that doesn't belong to you—*stealing*.

The Situation: Joan is a twenty-two year old, just finishing college. Her thirty a hour week job pays just over minimum wage. She earns about \$500 a month. Joan's parents still provide room and board, but she has to take care of her tuition, books and other expenses. "I can't afford to give," says Joan. "I'm barely making it now. If I gave up a tithe that would be \$50 a month, and I'd probably have to drop out of school. I'd like to give, but I just can't.

The Problem: Joan is not only robbing God, but she is robbing herself of the opportunity to grown in faith. Right now she doesn't believe God's promise in Malachi 3 (also confirmed in Matthew 6:33) that he will take care of her if she puts God first by giving him what is his. If God is capable of helping her get by on \$500 a month, isn't he capable of helping her get by on \$450 a month? Joan's God doesn't appear to be very big.

The Situation: Bob is in his early fifties. His wife Elaine says, "for years we frittered away our income on all kinds of luxuries. Now we're twelve years from retirement and we don't have anything saved. On top of that, we've still got two kids in college that need our help. "We'd like to give to the church," Bob explains. "But Scripture says we've got to provide for our family first. After we get our kids through school and maybe get a nest egg started, then we'll start giving.

The Problem: Bob and Elaine are keeping what belongs to God in order to compensate for their poor planning and lack of discipline in the past. Their first debt is not to their children's college education. Their first debt is to God. If it wasn't tuition costs, it would be something else. Since they have no true conviction about giving and no standard of giving to start with, they'll always find a reason not to give.

The Situation: Phil and Pam enjoy giving. With their little blue Santa's helper (VISA) they just gave each other a video recorder and a large screen television for Christmas. The kids got a nice computer to keep them busy while their parents enjoy the city's finer restaurants. Their three-year-old Chevy was getting a bit tacky, so they just bought a new model.

"Next year I've got a big promotion coming," says Phil. "Then we'll start giving—right now the budget's pretty tight. It's not that we don't ever give to God's work, you understand," Phil adds. "Why, when we were in Hawaii last month we attended a neat church service on the beach and I dropped a \$20 bill in the offering."

The Problem: Phil and Pam are blind. They say there's no money left to give—and they do their best to make sure of it! No matter what they say to the contrary, their lifestyle proves unarguably that toys, trips and cars are more important to them than God, his work and the needs of others.

They say they'll give when they earn more, but they won't. If Phil and Pam have been unfaithful with a little (more than a little), they will be unfaithful with a lot. Their expenditures will always rise to meet their income. Making more money will only make them guilty of robbing God more.

Like so many of their fellow church members, Phil and Pam simply don't understand that the tithe belongs to God, not them, and that they are to return to him the "first fruits," not "last fruits" or "no fruits."

The Situation: "There's a lot more to stewardship than money," says Gina. "We can't all give—but some of us can teach Sunday School, clean the building and open our homes to guests. I consider that to be my giving."

The Problem: Gina rightly believes stewardship involves more than money—but she wrongly

believes that stewardship ever fails to include money. Her argument is just as faulty as saying, “I can’t give the church any of my time or my gifts and talents, so I’ll just give my money instead.” God expects all of these, not just some of them. Gina is attempting to justify robbing God by “making up for it” in other areas that she should be doing anyway.

The Situation: “I’m so far in debt I can’t give a dime to the church,” says Tony. “What am I supposed to do, stop my car payments? What kind of testimony would that be? And it would be bad stewardship to sell my car-I’d have to take a \$2,000 loss. God doesn’t want me to be stupid, does he?”

The Problem: Tony has *already* been stupid. In buying his new car, he put himself in a position to disobey God’s command to give. He violated Scripture by spending money he didn’t have. His greedy and foolish misuse of credit has put him in this fix.

Tony apparently believes that God and his church and needy people should pay for his own foolish choices. Why not take a \$2,000 loss in order to get into a position to obey God? Is there any stewardship more “terrible” than robbing your Creator and Savior?

Here’s another person who thinks the tithe is his, not God’s. Nowhere in Scripture does it say “first fruits” are to be given to those to whom they will be the best testimony, but *to God*. If Tony ends up having a bad testimony here it’s because of his foolish choice, which is not helped but only complicated by further disobedience to God. He needs to ask forgiveness and learn from the situation so that he doesn’t do it again. But does it make sense to rob God in order to have a “better testimony” to men?

The Situation: Dan is a seminary student headed for the ministry. He and his wife Ellen have made great sacrifices to attend seminary. Knowing that God commands them to give to His work, they believe that by giving a tithe to their own tuition they are investing in the ministry, even though they don’t give to their church.

The Problem: Dan and Ellen are not God, and they are not the church. Giving to themselves is not giving to God or the church, no matter how the money is spent. The people of Israel were to bring the tithes to the storehouse for the spiritually qualified leaders of Israel to distribute. The Israelites were not given the option of “tithing to themselves”-that was a contradiction in terms.

Should church leaders and others decide to help Dan and Ellen financially that’s up to them and God-not to Dan and Ellen. They are robbing God by keeping for their own purposes (no matter how noble they may seem) what belongs not to them but to Him.

The Situation: Joe is an outspoken Christian who’s known as a man of faith. He stands up at church business meetings and speaks out in private conversations saying he wants to see the church build more buildings, raise the pastors’ salaries, and expand into all kinds of new ministries.

Joe challenges the church to rise to the occasion, and reads passages of Scripture about walking by faith and not sight. He inspires everyone. Everyone, that is, except God and the financial secretary, who are the only ones who know the truth: if everyone gave like Joe, the pastors would have to be laid off, the missionaries would have to leave the field, the church would have to sell all of its property, and the congregation would be walking neither by faith nor sight-it would be buried three feet under.

The Problem: Joe appears to have great faith and vision, when it comes to the obedience of others. It’s his own obedience that he has trouble with. He fails to ask himself a crucial question: “If everyone gave like I do, where would this church be?” He is quick to commit other peoples money, but clings to his own.

Joe is a hypocrite. He says one thing and does another, and in doing so heaps up judgment for himself. He will be held accountable to God not only for his lack of giving, but for his hollow words of exhortation that he fails himself to follow.

Beginning Where God Began

To me, giving less than a tithe is simply not an option. Some day I'm going to stand before God and give an account of my life (Romans 14:12). In that day I do not want to have to explain why, being indwelt with his Holy Spirit and having lived in the most affluent nation in human history, I failed to give at the very minimal level of those who did not have the indwelling Spirit and owned far less than I.

The concepts behind the firstfruits—the ownership and worthiness of God, and the servanthood and indebtedness of man—are as true today as they were in the Old Testament. And surely the gratitude of God's people should be far greater on this side of Calvary than the other.

Without a guidepost, where do you start your giving? Why not start where God had his people start throughout the Old Testament? Why not start with the tithe?

I view tithing as I view a child's first steps. His first steps are not his last, neither are they his best, but they are a fine beginning. So is the tithe. Tithing is for many the first toddler's step of stewardship. It is the training wheels on the bicycle of true giving. It may not be a home run, but it gets you on base—which is a lot further than the majority of church members ever get.

For those who still feel that the New Testament church has outgrown the need for the tithe as a guideline, let me suggest the following: figure out your pre-tax income from every source, all of it including the dollar value of the benefits you receive (don't forget health insurance and retirement), then multiply by 10%. If you discover that you've been regularly giving to the Lord's work beyond the level of 10% then you're right—you don't need the tithe. Just go right on doing what you're doing, and let God move you on in the grace of giving. But if your giving adds up to 7% or 5% or 3%, it shows you really *do* need the tithe as a teacher and guide to stewardship.

Begin with the tithe. It shows yourself, your family, and your Lord that you're serious. As you continue to tithe, you'll sense God's approval. You'll experience the freedom and joy there is in acknowledging his lordship of your money and possessions, and thereby your whole life.

"I can see it's right to tithe, but I can't start right now." Never put off obedience. The moment of conviction and enlightenment is the moment to act. To procrastinate obedience is to disobey. Trust him enough to begin this life-changing eternity-impacting adventure of giving.

GIVING: RECIPROCATING GOD'S GRACE

Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart.

John Wesley

Grace and gratitude belong together like heaven and earth. Grace evokes gratitude like the voice an echo. Gratitude follows grace as thunder follows lightning.

Karl Barth

The single most striking aspect of the early Christians is that they shared all that they owned and even liquidated their possessions to give to others as they had need (Acts 2:44-45; 4:32-37). In one verse we are told "much grace was upon them all" and in the next "there were no needy persons among them." Why? Because they sacrificially gave to make sure all needs were cared for. Compare these Christians to the bickering disciples of the gospels, jockeying for position in the kingdom and

unwilling to wash each others' feet. This is the life-changing power of the indwelling Holy Spirit! There are two common errors in viewing this early church in Jerusalem. One is to see it as a specific model to be followed by Christians in every age and situation. The other is to reject it as irrelevant to us today.

First, we must recognize that these beautiful and powerful scenes in the early chapters of Acts come out of a unique historical situation. Perhaps a million Jews had made the passover pilgrimage to Jerusalem, and the city was bursting at its seams. Many of the thousands coming to Christ would want to stay in Jerusalem to learn as much as possible before returning to their homes. More significantly, many of them probably could not return to their homes at all. As a result of their conversion to Christ they would have become "the victims of social and economic ostracism, ecclesiastical excommunication, and national disinheritance. Their business enterprises must in most cases have collapsed in ruins and family bonds been heart-breakingly severed." (P. E. Hughes, as quoted by K. F. W. *Prior, God and Mammon*, Philadelphia: Westminster Press, 1965, 17.)

The result was thousands of homeless, jobless people. Obviously this was an emergency situation calling for unusual action. It cannot serve as a strict model for all Christian communities, since not all are faced with the same extreme situations. *However*, it was the circumstances that were unique, not the attitude toward money and possessions. That attitude *is* a model for all Christians in every place and time.

In 140 AD Justin Martyr said, "We who formerly treasured money and possessions more than anything else now hand over everything we have to a treasury for all and share it with everyone who needs it." (Quoted by Virgil Vogt, *Treasure in Heaven*, Ann Arbor, MI: Servant Books, 1982, 85.)

Some groups have followed this communal model and done well, while others have found it less than ideal. I do not oppose the attempt to closely follow the form of the early church. I do, however, resist the notion that those who do not adopt this specific model are thereby unscriptural or unspiritual. To hoard, be possessive, or withhold our resources or hospitality from the needy is indisputably unscriptural-but the graces of giving and sharing can legitimately take other forms than that of Acts 2 & 4.

That this is true is demonstrated by the fact that while sacrificial giving is an integral part of all healthy churches, never again in the New Testament do we see it manifested in exactly the same way as in the early chapters of Acts. Indeed, it appears that virtually all of the subsequent New Testament churches were different in structure than the first.

Others have taken these texts to indicate that the early church rejected the concept of the private ownership of property. On the contrary, the liquidation of possessions took place "from time to time" (Acts 4:34), and was strictly voluntary. Peter makes a point of telling Ananias and Sapphira that their property was theirs till they sold it, and once they sold it the money was still theirs to use as they wished (Acts 5:3-5). Their sin was not in failing to lay everything at the apostles feet, but in claiming they were doing so (to impress others) when they weren't.

Notice too that the state of the early church is not portrayed as utopian selflessness and euphoric harmony. Not only is there the problem with Ananias and Sapphira, but the major squabble between the Greek and the Hebrew Christians concerning inequities in the daily distribution of food to their widows (Acts 6:1).

The "bread line" of Acts 6 is likewise not a specific model for churches, but a reflection of the ongoing effects of the earlier emergency. However, it does demonstrate the high priority of helping the truly needy and taking the necessary organizational steps to do so effectively (Acts 6:2-6).

It would be a mistake to see Acts 2 and 4 as a socialistic or communal model for all believers to follow in every age and circumstance. However, it would be an even greater mistake to ignore their timeless model of the Christian attitude toward money and possessions, and the crying need to adopt such an attitude (with its consequent behavior) in our churches and personal lives today.

The Relationship of Money and Possessions

While much of this chapter will deal with the giving of money, we must always view money and possessions as virtually inseparable. As the early church in Jerusalem demonstrated, giving involves money, but much more. We can give with a meal, house, dress, shovel, bicycle, sewing machine, or any possession. I may give someone a car. Or, I may still own my car, but freely loan it to others, or use it to give a ride to my elderly neighbor, or to go buy groceries for a shut-in. There is a great deal of “giving” that can take place even when I retain ownership-as long, that is, as I remind myself that God is the true owner, and I am but the steward.

However, two cautions are in order. First, I can easily rationalize owning unnecessary things on the grounds that I share them with others. The fact that I often invite others out on my boat does not necessarily mean that my boat is the most strategic ministry use for the money it requires. Furthermore, I must also be careful that my continued ownership of something does not involve possessiveness. If I am the kind of person others are afraid to borrow from, because they know that a dent or scratch or break would bother me, I’m not having much of a ministry no matter how “willing” I envision myself to be.

One of the saddest commentaries on our independence of our brothers and sisters in Christ is a comparative inventory of our possessions. We routinely buy things for ourselves that we need very seldom, sometimes even once in a lifetime. Three friends who use chain saws twice a year will own three chain saws. People who need to use pickup trucks once a month for three hours buy pickup trucks, at incredible expense. I happen to have a reason for owning two one hundred foot extension cords. Why should a friend or neighbor or church member buy a hundred-foot extension cord for a once a year use, when he can borrow mine? Or why should I rent a hedge clipper when I can borrow his?

Some churches have lists of possessions that members make freely available for the use of others. This is a good beginning. Not only does sharing our assets with others deepen our relationships, cultivate friendships and lead to evangelism and edification, it also releases huge amounts of money that can be invested in the kingdom of God. Furthermore, it gradually frees us of our possessiveness and attachment to things.

I love books. For years I not only loved to read them, I passionately collected them. I loaned them out, but the vast majority of them just sat on my shelves. A few years ago I decided to take all my books out of my office and put them in our new church library. This saved the church lots of money, and made available to others great books that were seldom used before. While some books get beat up, broken down and lost, the point is they are being used for good in hundreds of lives. Meanwhile, I’ve found that though I still love books, my emotional attachment to possessing them is gone.

NEW TESTAMENT GUIDELINES FOR GIVING

Give

Christians give. There are no exceptions. “*Each man* should give what he has decided in his heart to give” (2 Corinthians 9:7). Not all will give the same, but all will give. It’s a sad commentary on the spiritual condition of Christians that half of regular attenders give nothing or next to nothing to the church.

Give Generously

When building the tabernacle Moses was faced with a curious problem. “And the people continued to bring freewill offerings morning after morning....The people were restrained from bringing

more because what they already had was more than enough to do all the work” (Exodus 36:3,7). When people catch a vision for God’s work, they can hardly be held back from giving!

Out of her deep love for Jesus, Mary anointed him with a very costly ointment (Mark 14:3-9). Some criticized her because it seemed so lavish and wasteful. Generous giving to the Lord may be labeled fanatical by others. But Jesus labeled it “love.” In fact, he was so moved by the woman’s giving that he vowed “wherever the gospel is preached throughout the world, what she has done will also be told in memory of her.”

Those who are most reasonable and calculating usually give less. But love generates lavish giving.

How much is generous? There’s no one answer for everybody. When a friend was trying to figure out how much he should give each month, he decided he would give at least as much as his house payment. He told me, “If I can’t afford to give that much then I can’t afford to live in a house this nice either.”

If you’ve never tithed, begin there. Particularly exciting to me are the first steps beyond the tithe, where we give God his claim on the 90%, which also belongs to him. If 10% why not 12%? If 12% why not 15%? If 15% why not 20% or 30% or 50% or more? There are countless people who live on a half or a third or less than what many of us make, and I don’t mean people who live in poverty. Why can’t we live at a particular income, and simply give everything above that income to God?

Give Regularly and Systematically

The term “religiously” is sometimes used to describe a disciplined act or consistent regimen. “He exercises religiously.” If anything was done religiously, you’d think it would be giving, but not so. Church records demonstrate that while many people don’t give at all, most of those who do give do so sporadically. They might give two months in a row, skip three months, give once, skip two more.

In fact, some people don’t give when they’re on vacation. They don’t give if they have the flu. Obviously they don’t make it to the offering plate that week—but what I mean is that they don’t ever make up for the giving they missed. If I’m out of town when my house payment is due I may pay it early or late, but I pay it. Why should my giving be haphazard and arbitrary?

It is this hit and miss approach to giving that Paul wished the Corinthians to avoid when he told them “on the first day of every week, each one of you should set aside a sum of money in keeping with his income” (1 Corinthians 16:2a). That way when Paul arrived to get the money for the needy saints, no last minute collections would have to be made from people who had already spent what they should have given (16:2b). Systematic giving is basic to biblical giving—if you give the “leftovers” to God, rather than the firstfruits, there’s usually little or nothing left over to give.

For the last seven years we’ve had a weekend church retreat attended by half of our adults and perhaps two-thirds of our regular givers. We’ve elected not to take an offering on this retreat, believing that any regular givers can simply compensate for any missed giving the next week. Yet we’ve found that every year only a fraction of the amount missed that Sunday is ever recovered.

Just because people are not physically present by the offering boxes, they end up keeping money they otherwise would have given!

We are to plan our giving in advance—not simply give if we happen to be present, or happen to feel moved by the offertory, or happen to have remembered our checkbook. (Can you imagine standing before the Lord and explaining why you often disobeyed his command to give—”Lord, I could never find a pen before the plate got there.”) When we’re gone on a day we would normally have given, we can put our check in the mail or set it aside for the next Sunday, to give in addition to that Sunday’s giving.

It’s very rare that people give substantially unless they give systematically. They may give a few

hundred dollars a few times a year and think of themselves as big givers. But the person who consistently gives fifty dollars a week every week, or two hundred dollars a month every month, is the real backbone of the church. He ends up giving far more than the “lump sum” giver, who usually comes through in late December to get his tax deduction.

People who don't give systematically invariably overestimate how much they give. When our church financial secretary was handing out giving receipts one Sunday morning, a man came up and said there must have been a mistake, because his wasn't there. The truth was that though he knew it had been a few months since he'd given, he actually hadn't given the entire year!

The best way to give is to give in relation to income. If I'm paid weekly, I should give weekly. If I'm paid monthly, then I give monthly. If I'm a farmer or nurseryman or salesman who might receive windfalls a few times a year and little or no income the rest, then I should give just as regularly as I receive income. If I receive a bonus or a royalty check or a gift, I set aside my giving to God immediately.

If I have weekly income but wait till the end of the month to give, or have monthly income but wait till the end of the year, several things happen. Most importantly, if the firstfruits belong to God and I'm holding onto them, I'm embezzling, or robbing God. I may have every intention of paying him back, but meanwhile I'm using money that is strictly his, not mine.

Also, the longer I wait to give, the higher the likelihood that the money will disappear. It will dissipate, be used for this emergency or this contingency or this indulgence. The great thing about giving immediately upon receiving is that it removes the temptation to rob God. If someone asked me to pass twenty dollars onto a friend, I wouldn't put it in my wallet and mix it with my own money. I'd set it aside immediately and be sure it got where it was supposed to go as soon as possible.

Also, we must realize that the needs of the church are monthly needs. A budget must be planned on the basis of regular income. The average church member should ask himself how well the church could operate if everyone gave as much or little, and as often or rarely, as he does.

Stewardship is not a once a year consideration, but a week to week, we month to month commitment requiring discipline and consistency.

When the Corinthian church expressed their desire to be financially involved in a worthy need-meeting project, Paul said “Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means” (2 Corinthians 8:11).

Barring an extraordinary economic turn in which the means are simply no longer available, a church should meet its budget—assuming the budget has been developed in harmony with the giving levels or expressed intentions of the church members. We should not be sending missionaries out to the field then dropping support because of insufficient funds. By regular, systematic giving the church should insure that it not only starts well, but finishes well in carrying out the work of God.

Give Voluntarily

When the community of saints contributed to the building of the tabernacle, the words “willing” and “freewill” were continuously emphasized (Exodus 35:21,22,26,29; 36:3). Everyone “whose heart moved him” gave. Likewise, for the special offering to the needy saints, Paul says “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion...” (2 Corinthians 9:7).

Based on these passages I've had people tell me it's wrong to give to the Lord if you don't feel like it. Some clarifications are in order!

First, the believers in Exodus were never told that all giving was voluntary. They didn't tithe if they felt led to, they tithed no matter how they felt because it was their duty. But they did not have to give beyond this required amount. No one had to give to the tabernacle. They gave to this worthy

onetime need because they wanted to, because their hearts were moved. They were caught up in a spirit of divinely inspired generosity.

When Paul said a man should give what he's decided in his heart, without a sense of compulsion, he wasn't talking about the normal week to week operations and ministries of the church that every member must contribute to. He was talking about a onetime special offering for the needs of poor saints back in Jerusalem. This was something above and beyond the regular needs of their local church, and therefore called for giving above and beyond their regular giving. They were not to rob Corinth to pay Jerusalem. They were not asked to give to the other church *rather* than their own, but *in addition* to their own. (When churches have special offerings and general giving dips dramatically, then there's no special giving involved—it demonstrates people are simply putting their giving in a different plate.)

Is Paul saying a believer should never feel any compulsion to give to the needs of his church, to the poor, or to world missions? Is he implying that if we're reluctant to part with our money that we shouldn't? No! We do many things because they're right, not just because we want to or don't want to. Do we share our faith only if we feel led, read our Bibles only if we aren't reluctant to, love our wives only when we feel inspired to? Of course not. The principle is not "give voluntarily or don't give at all," but "as your heart is moved, give voluntarily above and beyond your regular giving."

Like many Christians in our churches today, the rich fool lived by the principle "only give when you feel like it." It just so happens he never felt like it! In contrast, the Macedonian believers "earnestly pleaded with us for the privilege of sharing in this serve to the saints" (2 Corinthians 8:4). When we catch a vision of God's grace we will give according to our duty, yes, but far more, we will give *beyond* our duty, voluntarily captivated by the grace of our ever-giving Lord.

Give Joyfully

"God loves a cheerful giver" (2 Corinthians 9:7). God takes delight in the believer who takes delight in giving. Seeing the temple was in need of repair, Joash put a chest outside its gate. "All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full" (2 Chronicles 24:10). Whenever the chest was filled they would empty it, return it, and soon it would be full again! The key word is "gladly." The people of God, when they see a worthy cause, are to give to it gladly.

There are infinite reasons for joy in giving. One is knowing that you're investing in eternity, and that one day in the heavenly kingdom you will see the tangible results of your giving, in people and in rewards. Another reason for joy is knowing that when your heart is moved it is often in response to the prayers of God's people. God hears their requests, then moves your heart to respond. There's an ongoing drama of human request and divine response in which God the Director offers us the part of the giver.

As the tide comes in and out, so one part of Christ's body channels its resources to a more needy part, then receives those resources back in other ways at other times—"At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need" (2 Corinthians 8:14).

One of the great attractions to large sporting events is not simply what goes on down on the field or court. It's the sense of identity and participation in something big that's fostered by tens of thousands of people coming together for a common purpose. Likewise, the giver senses his part in a huge community of faith, extending even beyond this dimension to the angelical hosts and saints in heaven. He finds his identity in this "great cloud of witnesses" when he prays and worships and serves and gives.

In my own experience, there's nothing more exhilarating than to participate in God's kingdom

program by meeting the spiritual and physical needs of others. Nothing is so stimulating and rewarding as joining with my brothers and sisters in the highest cause in the universe—bringing glory to our God by extending his grace to others. From the day I came to Christ as a high school student, financial giving has been an integral part of my walk with God. For me, growing and giving have been almost inseparable. I do not consider myself a model of giving. Yet many of the greatest joys of my life, and some of the closest times of intimacy with my Lord, have come in the giving of myself and my resources.

When my family and I were out of the country for two months, we wrote out our regular giving checks in advance, so a friend could drop them in the offering box after depositing our income every two weeks. After returning I sat down to write out a giving check for the first time in two months. What an indescribable feeling. Not a smug self-congratulatory feeling, but a sense of overwhelming gratitude that God had provided so abundantly for us that we in turn could be his vessels for kingdom purposes. I felt so sorry for those who don't give, and therefore don't know this joy.

“It is more blessed to give than to receive” (Acts 20:35). Giving is the source of inexpressible joy. (Do you lack joy? You can find it in giving.) Giving is growing. As someone has said, “Giving is not God's way of raising money—it's his way of raising children.”

Again, we must be careful not to miss the point. Someone once told me “God says not to give if you can't give cheerfully. I can't give cheerfully so I don't give!” God does *not* tell us not to give if we can't give cheerfully. God wants us to be cheerful, to be sure, but he also wants us to be obedient. The way to cheerfulness is not to keep from giving, but to give even when we don't feel up to it. If we're not cheerful, the problem is our hearts, and the solution is redirecting our hearts, not withholding our giving. Hearts follow treasures (Matthew 6:21). Put your treasures in the eternal kingdom, and a cheerful heart will follow. God also loves an obedient giver.

Give Worshipfully

The centurion Cornelius was described as “devout and God-fearing” and one who “gave generously.” When an angel of God appeared to him he said to Cornelius, “Your prayers and gifts to the poor have come up as a remembrance before God” (Acts 10:1-4). Cornelius was a worshipper, and an integral part of his worship was financial giving. Because of that, God thought of him with special fondness.

When Paul described the sacrificial giving of the Macedonian saints he said “they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will” (2 Corinthians 8:5). Giving should not just be directed toward those we give through (e.g. a church, organization, or person requesting funds) or those we give to (e.g. a needy person or family). Ultimately it should be directed toward the one we give for—God. He is the Creator, the source, the provider, the motivator, the need-meeter. He is also the recipient, for “he who gives to the poor lends to the Lord” and “inasmuch as you have done it unto one of the least of these my brethren, so you have done it to me.” In giving, God is both the point of origin and the destination, the beginning and the end, the Alpha and Omega.

In challenging the Corinthian church to give like the saints in Macedonia, Paul points to the ultimate basis of all Christian giving: “For you know the grace of our Lord Jesus Christ, that through he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Corinthians 8:9). He climaxes two powerful chapters on giving with these words: “Thanks be to God for his indescribable gift!” (2 Corinthians 9:15).

Giving is a response of the heart triggered by the grace of God. Grace engenders grace. A gift inspires giving—the greater the gift, the greater the giving. We consider what he has given to us, then we give out of our unspeakable gratitude. We give because he first gave to us. He is such a great Giver that it is impossible to respond to him without giving. Karl Barth said it beautifully: “Grace and

gratitude belong together like heaven and earth. Grace evokes gratitude like the voice an echo. Gratitude follows grace as thunder follows lightning.” (Karl Barth, *Church Dogmatics*, Edinburgh: T & T Clark, 1957, volume IV/1, 41.)

By giving we enter into and participate in the grace of Christ. We worship. By giving in concert with our brothers and sisters in Christ’s body, we jointly worship him, moved by each others’ example and mutual participation. In the building of the tabernacle, building of the temple, and repair of the temple, it was the corporate involvement of the community of saints in which the spirit of God moved so dramatically to produce extravagant giving. The same was true with the New Testament saints of Jerusalem in the early chapters of Acts and those in Macedonia spoken of in 2 Corinthians 8.

Giving is most worshipful not when it is a purely individual matter (for instance, responding to a mailing or a plea on television), but when it takes place in the actual physical gathering of the saints for worship. This is why Jesus says if we are offering a gift at the altar and remember that we have wronged our brother, we are to go and be reconciled before we complete our act of worship in giving (Matthew 5:23-24). Christian giving is not just personal, but corporate. Its relational implications are both vertical *and* horizontal.

Giving does not border on worship. It *is* worship, every bit as much as praying or singing a hymn of praise. While my own church has an offering box and passes an offering plate only on special occasions, no church need apologize for making corporate giving a part of the worship service. While dispensing with passing the plate avoids some of the intrusion of money-consciousness or the danger of showiness, there is the danger of disassociating giving from corporate worship.

If giving out of worship is one of the best motives, there are many candidates for the worst. One of these is giving is to get a tax deduction. I wonder how it would affect giving if churches and Christian organizations would lose their tax-exempt status. We may find out, since the United States is one of the few countries in the world that grants such a status in the first place, and it is being challenged. Of course, as long as we have the privilege it is only wise to take advantage of it. But both we and the Lord are the losers when we reduce giving from a heart-generated act of worship to a calculated strategy to reduce tax liabilities.

Give Proportionately

When there was an impending famine, “the disciples, *each according to his ability*, decided to provide help for the brothers living in Judea” (Acts 11:29). God says when it comes to giving “each one of you should set aside a sum of money *in keeping with his income*” (1 Corinthians 16:2).

The Old Testament tithe was proportionate—people were not told to all give ten cattle or twenty pieces of gold. If you had a hundred new cattle, you gave ten, if you had ten, you gave one, if one then you gave 10% of the value of the cow. If you earned five hundred pieces of gold, you gave fifty pieces. But if you earned only thirty pieces, you were required to give only three. The tithe was proportionate to income.

But proportionate giving is by no means equal giving. It’s obviously a much greater sacrifice for a man who earns only five thousand dollars a year to give five hundred of it, than it is for a man who earns fifty thousand to give five thousand of it. While it’s true that the second man is giving away ten times as much, the point is he still has ten times as much to live on. Seeing the rich people throw large amounts in the temple treasury and the widow put in two tiny copper coins, Jesus called his disciples to him and said “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” (Mark 12:43-44).

Jesus was saying that amount we give is important to God only in relation to the amount we keep. One person can give \$25 in an act of great sacrifice, another can give \$100,000 and not sacrifice at all. If someone makes ten million dollars a year, gives away nine million and spends “only” the other million

on himself, we may be deeply impressed, but God is not. (This is one reason it's unfortunate and misleading to publicly laud large donors in the Christian community. Often their sacrifice is far less than those whose names will never be known.)

The beauty of New Testament giving is that the believer, as he senses God's direction, can increase the proportion of his giving as God blesses him financially or as he learns to trust him more. Hence, over the years many believers give a higher and higher percentage to the Lord.

Give Sacrificially

Describing the Macedonian Christians, Paul says, "Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and *even beyond their ability*" (2 Corinthians 8:3). These believers didn't only give in proportion to their means, but out of proportion, beyond what was humanly reasonable.

There are three levels of giving—less than our ability, according to our ability and beyond our ability. I think it's fair to say that 95% of the Christians in the western world give less than our ability. Perhaps another 4% plus give according to our ability, and less than 1% beyond our ability.

What does it mean to give beyond your ability? It means to push your giving past the point where the figures add up. It means to give when the bottom line says you shouldn't. It means to give away not just the luxuries, but some of the necessities. It means living with the faith of the poor widow. For most of us, giving according to our means would really stretch us. Giving beyond our means would appear to break us. But it won't because we know God is faithful.

Giving sacrificially means giving the best. If you have two blankets, and someone needs one of them, sacrificial giving hands over the best of the two. Much of our giving in the western world is not giving—it is merely discarding. Donating second hand goods to church rummage sales and benevolence organizations and missions is certainly better than throwing them away. But when we give away what we didn't want in the first place, it's not giving. It's selective disposal. In fact, this sort of "giving" is often done because we want a newer or better version of what we're giving away. King David said, "I will not sacrifice to the LORD my God burnt offerings that cost me nothing" (2 Samuel 24:24).

Sacrificial giving is when we give away what we'd rather keep, when we keep the old and give away the new, or give away both. The giving of the early disciples was spontaneous, unguarded, and uncalculated giving.

Sacrificial giving appears to be unreasonable. In reality, though, it's perfectly reasonable, for it brings glory to God, meets the needs of others, and insures eternal rewards for ourselves—and all the while we know God will take care of our immediate needs.

One of the saddest things I've seen is when a young believer is excited about Christ and, taking the Scriptures seriously, determines to draw out his savings or sell his house or his car and give to the church, missions or the poor. If he expresses this desire, soon he is surrounded by older and "wiser" believers who tell him he's going overboard. Perhaps in some cases his decision is rash or unwise—but in many cases may this not be the prompting of God's Holy Spirit to lavishly give as an act of love and discipleship? We must be careful not to carelessly quench such enthusiasm. Indeed, we would do well to learn from it.

We do not like risky faith. We like to have our safety net below us, a good backup plan in case God fails. Our instinct for self-preservation leads us to hedge our bets. If we give at all, we'll give as much as we can without really feeling it, and no more. We take away the high stakes, and we also lose the high returns. We miss the adventure of seeing God provide when we've extended ourselves, yes, *overextended* ourselves in giving.

A disciple does not ask "how much can I keep," but "how much more can I give?" Whenever we start to get comfortable with our level of giving, it's time to raise it again.

Give Quietly

Jesus said, “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.” The illustrations that follow include prayer and fasting, but he begins with giving. When you give to the needy, he says, don’t announce it, as do the hypocrites, who want to be honored by men. Instead, give quietly, not telling anyone, “so that your giving may be in secret.” Then God, who sees the secret things, will reward you (Matthew 6:1-4).

Of course, sometimes our acts of righteousness *will* be seen by men. But Christ’s point is one of motive and purpose—don’t do it *in order* to be seen by men. What he objects to is calculated recognition and advertised piety.

The widespread practice among Christian organizations and churches of putting contributors’ names on plaques and bricks and pews and cornerstones, publishing donors lists, and naming schools and buildings after their patrons surely encourages the very thing Jesus was condemning. In fact, it is hard to understand how we could read this passage and still continue these practices. Ironically, Jesus says, by granting the reward of human recognition, we deprive givers of the one reward that would count for eternity, that which is from God. (We’ll take a closer look at this practice in chapter fifteen.)

One of the greatest abuses of giving is the development of the stockholder mentality. This is sadly common in some local churches, where the wealthy can wave their money and lobby and strike back by withholding their giving when they don’t get their way. At a church where there was disagreement over who should serve as a new pastor, one board member informed the others, “I’ve poured a lot of money into this church, and I intend to get the pastor I want.” God wants quiet and humble givers, not self-serving powerbrokers.

Of course, the best way to avoid exalting givers is to avoid knowing who they are in the first place. There are many good reasons for giving to be as anonymous as possible. Most churches have a financial secretary who records donations for tax purposes. At our church, and many others, this person is the only one who knows who gives what. Other times one or more pastors or elders or deacons are also aware of giving levels.

In one church I know of, the pastor personally sends his thanks for the exact amount given during the year, making a point of the fact that he knows exactly who has given how much. (This is very common in Christian organizations outside the church, where large donors receive personal letters, special mailings, phone calls, and other forms of reward and wooing.)

There are several reasons why I believe no one in church leadership should know who is giving what. If leaders know how much people give they will be tempted to give greater preference to big givers and less to those who don’t give. This is a temptation to fall into the very trap Scripture warns against (James 2:1-5). Also, it puts them in a position of judging others with incomplete knowledge. They may conclude some people are unspiritual and others are spiritual, when they don’t know the whole story. Other times their judgments may be accurate, but still unhealthy. Those who’ve served as financial secretaries carry the burden of seeing prominent and vocal church members that everyone else admires, while they alone know that these same people give nothing to the church.

The most important reason for anonymous giving is to remove or at least minimize the temptation to give in order to impress those in the know. If I know the pastor or the board knows how much I give, I may give with the motivation (partially or completely) of pleasing or impressing them. At this point, Jesus says, I have my reward, and will receive none from him. When I give at my church I’m grateful there’s only one person I can be tempted to impress. (One less would be ideal.)

One of the great tests for Christian leaders is whether we can trust God to financially provide without courting or favoring the big donors. And perhaps the greatest test for givers is whether we are able to give of ourselves and our resources without getting the credit.

GOD'S PROVISION FOR THE GIVER

Scripture makes clear that in many cases God blesses us financially when we generously give (Proverbs 11:24-25; Luke 6:38). “Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Corinthians 9:6).

When God prospers us in this way it's not merely to give us new toys and more beautiful homes, but to allow us to give still more. “You will be made rich in every way *so that* you can be generous on every occasion” (2 Corinthians 9:11). God's extra provision is usually not intended to raise our standard of living, but to raise our standard of giving.

R. G. Letourneau was an example of a man who understood God's purpose for blessing him financially. An inventor of earthmoving machines, Letourneau reached the point of giving 90% of his income to the Lord. As he put it, “I shovel out the money, and God shovels it back to me—but God has a bigger shovel.”

My family has personally experienced God's “bigger shovel,” his abundant material provision to the giver. In some cases it's obvious—such as an unexpected check in the mail or being given something just when we thought we were going to have to buy it. One time, when we really needed it, it came in the form of an error in figuring the bank balance that was greatly in our favor.

In other cases God's provision is less obvious. A washing machine that should have given up the ghost a decade ago keeps on working. A car with 180,000 miles on it runs for two years without so much as a tune-up. A checking account that should have dried up long before the end of the month somehow makes it through. As God miraculously stretched the oil and bread of the widow in Elisha's day, and as he made the clothes and sandals of the children of Israel last forty years in the wilderness, I'm convinced he sometimes graciously extends the life of things that otherwise would have to be replaced.

My family often thanks God for his behind the scenes provision, including preventing accidents and incidents that would have been very costly. God provides not only in what he gives us, but at times in what he keeps from us. Have you ever noticed that excess money just seems to dissipate in a multitude of directions? When the Israelites were building their paneled houses and God's house was in ruins, God said “Give careful thought to your ways. You have planted much, but have harvested little...you earn wages, only to put them in a purse with holes in it” (Haggai 1:5-6).

He goes on to explain that because they have been giving to themselves and not him, God has minimized and dissipated their profits, so they do not come out ahead (Haggai 1:9-11). We need to give careful thought to our ways, and ask ourselves if we would do better to give more to the Lord and ask him to maximize what we keep, rather than trying to hang onto more, only to have it leak out our pockets.

Two years ago my wife and I sensed God's leading to take our daughters and spend two months visiting missionary families in Africa and Europe. My church wanted to pay my way, but when we figured how much it would cost for the rest of the family, it was absolutely prohibitive. I felt strongly my family should be with me, but there was just no way to do it. In another situation, we might have seen this as God's way of saying “no.” But in this case we sensed his direction to move forward. We deliberately didn't publicly announce our intention to go, for fear the announcement itself would account for funds coming in. We wanted to watch God provide in other ways.

As we began to save for the trip, remarkable amounts of money began to come in. Most of the funds came from unexpected sources higher book royalties than I'd ever received, larger honorariums for speaking engagements than I'd ever been given, or have since. But even beyond all this, every month we found we were saving far more than we should have been able to. There were no extra or emergency expenses draining our funds.

We'd determined not to reduce our level of giving. While we would never touch our tithe, we were tempted to rationalize using for our trip some of our extra monthly missionary giving (after all, it was for a missionary purpose!). But this just didn't seem right.

As of two weeks before the trip an amazing amount of money had come in, but we still lacked a thousand dollars. Meanwhile there was a special missionary offering at church. Though it didn't make sense in light of the circumstances, we determined to give substantially to this offering, above and beyond our normal giving. It "didn't make sense," but we knew it was right. No one who has seen God work will be surprised to hear that within a week of the trip he gave back not only the money we had given, but over a thousand dollars beyond it (enough to give some back to him once more before getting on the plane).

We look back at the trip and realize that, humanly speaking, we shouldn't have been able to accumulate the needed funds. But God provided abundantly.

I debated whether or not to share this example lest it appear that I see myself as an ideal giver. Most certainly, I do not. Furthermore, I have no desire to lose my reward from God later by calling attention to myself now. Nevertheless, Scripture does show there is encouragement in believers seeing God at work in the giving of other believers (1 Chronicles 29:6-9; 2 Corinthians 8:1-7). I've been encouraged and stimulated to give as I've heard the testimonies of others who are givers. I pray that my experiences would also be an encouragement to you.

As we learn to give we draw closer to God. But no matter how far we move on in the grace of giving, Jesus Christ remains the unmatched giver. It was he who left behind him the wealth of heaven to make the supreme sacrifice, to deliver us from eternal poverty and grant us eternal riches.

No matter how much we give, we can never outgive God.

ACQUIRING AND USING FUNDS IN THE CHURCH AND PARACHURCH

God's work done in God's way will never lack God's supply.

Hudson Taylor

Giving is not God's way of raising money. It's his way of raising children.

A distressed woman wrote to Horace Greeley, telling him that her church was going bankrupt. She explained that they had tried fairs, festivals, suppers, mock weddings, and socials, but none had generated enough money to keep the church afloat. "Do you have any suggestions of what else we could do," she asked. Greeley wrote back, "Why not try religion?"

That was a novel thought. Perhaps if the church did what churches are supposed to do, God and the people would come through and financial needs would be met.

In this section we will evaluate the fundraising techniques of churches and Christian ministries, the proper use of their funds, and how to choose a worthy ministry to support.

Why Giving Begins in the Local Church

As Christians, we are to share our assets and give our money to meet a variety of spiritual and physical needs, both near and far. Many parachurch groups (missions, evangelistic and hunger relief

organizations, schools, campus ministries, etc.) provide an excellent means through which the church can channel many of its needmeeting funds. Most of these parachurch organizations, however, are supported mainly by individual donors, not churches.

In the New Testament, giving is not to the Church, the universal body of Christ, but to the church, the local Christian assembly. Even gifts that went other places were given through the church. As the Old Testament temple was a storehouse, the New Testament church is a clearing house, or rather, a conduit or means of channeling gifts to care for the needy and reach the lost.

My personal belief is that normally the firstfruits, or tithe, should go directly to the local church. However, I have two major qualifications. First, I don't believe in "storehouse tithing" if that means a church hoards its funds or spends most of them on self-centered frills or monuments to ego and prosperity. Second, there is room for a great deal of giving beyond the tithe, some of which can go directly from the believer to worthy parachurch ministries, and some of which should be channeled to these ministries through the church.

In fact, when they understand God's principles, many believers can still tithe to their church and end up giving an even larger amount to ministries outside it, if they so choose (better yet, designate the "beyond the tithe" funds to special ministries, but still give through the church). I am a local church pastor and a member of a parachurch ministry board, and I am committed to the legitimacy of both. The conflict comes when funds that should be given to the local church are given instead to parachurch groups. Giving should be done first to the local church because the giver's primary Spiritual community and leadership is in the church ("electronic churches" are a contradiction in terms—they are programs, not churches). These leaders need to be paid in order to freely devote their time to ministry. "Anyone who receives instruction in the word must share all good things with his instructor" (Galatians 6:6). Paul calls this the minister's "right of support" from the church (1 Corinthians 9:3-12). He says, "the Lord has commanded that those who preach the gospel should receive their living from the gospel" (1 Corinthians 9:14).

Elsewhere Paul says "the elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching... 'The worker deserves his wages'" (1 Timothy 5:17-18). Not only should the faithful church minister or missionary be paid, he should be paid well. Being paid more than he needs gives him the opportunity to live as an example to the flock, most of whom have considerable discretionary income. On hearing of his salary raise, one pastor told his elders, "This is much more than I need to live on." To this one of the elders responded, "Yes, we know. We want to watch you to see what you do with it."

Giving to the church is also a fine way to support missionaries. Like some other churches, ours has a policy of substantially supporting our missionary families. We prefer to be one of a few churches, preferably in the same area, that make up the bulk of a missionary's support. This does a number of things, including allowing them to avoid the wearing process of spending their furloughs visiting dozens of supporting churches and individuals across the country (often resulting in such fatigue that they can't wait to get back to the field so they can rest).

Just as importantly, by spending their furloughs with us (and perhaps a few other supporting churches in the same area) they develop close and meaningful personal relationships. This helps them not to be just a signature on the bottom of a prayer letter or a picture on a refrigerator door. For the third year in a row one of our missionary families is spending a year with us. In each case the relationship has been greatly deepened, and commitment and prayer support has dramatically increased.

We also budget funds each year to allow one of our church leaders to visit families on their mission field. There is nothing like this firsthand exposure both to encourage the missionaries and to fire the missionary zeal of the church leader, and thereby the whole church.

These are just a few examples of what a church can do that individual donors cannot. If a missionary is supported by a hundred individuals, he has no spiritual community or home base. (Likewise, if a church supports a hundred missionaries at \$40 a month, it has no missionaries to really call its own.) When the local church is left out of the picture, a great deal of finances are unfocused and dissipated in the huge sea of parachurch causes.

There are no mission boards, youth organizations, media ministries, relief organizations, conference centers, seminaries, or Bible colleges in the New Testament. There is only the local church, which filled the role of all of these. But history has demonstrated that there is much that local churches have been either unable or unwilling to do. Parachurch groups have filled in the gap. Many of them have done a remarkable job, and have not only been servants of Christ, but servants of the churches. Others, unfortunately, have competed with churches, draining their best resources, both human and financial.

As most readers are aware, most local churches and their leaders are not without their problems. But there are often even more serious problems in parachurch groups, especially when it comes to accountability to contributors. One of these difficulties stems from their physical distance from their financial supporters. How can a man whose ministry is in Chicago or Dallas or Los Angeles be accountable in any meaningful way to donors living in a small town in Idaho or upstate New York? How can supporters evaluate whether he is elder-qualified according to the biblical standards? Hopefully, they sometimes see their pastors in real life situations, and have some feel for their character and qualifications. But all they know about this man and his ministry is what he tells them through the mail or on radio or television.

From a distance the parachurch organization with its sharp brochures and attractive spokesmen easily outshines the comparatively drab local church where much of our giving goes to pay the utility bills and a pastor who, though a man of integrity, is plain and ordinary and maybe even a little boring. The church is small, the faucets leak and some of the people are irritating. The custodian wears old overalls and putters about jangling his mammoth key chain. The closer to home the situation, the less glamour it has.

The same people who would be offended if the church restroom were unclean say, "I don't want my money to go to pay a custodian to clean the restroom, or to paint a lousy building, or pay the water bill, I want it to go 100% to evangelism." So they give to a parachurch group, apparently not understanding that it too has irritable people, buildings, utility bills, restrooms, leaky faucets and custodians with old overalls and keychains.

The television ministers, with their straight teeth and made-up complexion tell great stories of thousands of conversions. And even though you don't know them personally, surely they must be men of integrity or they wouldn't have made it this far. So why fiddle with the penny-ante local church when you can send your money across the country to the big boys?

Paul didn't encourage individual believers to give to a needy cause on their own, but to consolidate their funds and give to and through their local church (1 Corinthians 16:2). When they sold their lands and houses, the first Christians "brought the money from the sales and put it at the apostles's feet, and it was distributed to anyone as he had need" (Acts 4:34-35). Notice again that they did not discern on their own where the funds given to God should go. These funds were given to the spiritually qualified church leaders, who distributed them according to their cumulative knowledge, collective wisdom and leading from the Lord.

This was true in the Old Testament as well. While one might give above and beyond his tithes and offerings to the needs of an individual, his basic giving to God was to a centralized location. In the Old Testament that location was the temple, for distribution by the Levites, in the New Testament it's the church (not the building, but the body of Christ), for distribution by the spiritual leaders.

Writing in 390 AD John Chrysostom made an interesting point about the early church's giving as part of the corporate body rather than as individuals:

They did not dare to put their offering into the hands of the needy, nor give it with lofty condescension, but they laid it at the feet of the apostles and made them the masters and distributors of the gift. What a man needed was then taken from the treasurer of the community, not from the private property of individuals. Thereby the givers did not become arrogant. (John Chrysostom, quoted in *Christian History Magazine*, Worcester, PA: Christian History Institute, 1987, volume seven, number two, 23)

Most of the undiscerning giving among Christians today can be accounted for by the widespread sense of individuality in giving. I give to this place and that place, as I see fit, rather than giving to the church to have it distributed as the spiritual leaders see fit. Why? Because it's my money and I'll do with it what I want. Furthermore, I enjoy receiving recognition and ego-strokes from these important people I send my money to.

The proliferation of unaccountable and sometimes bogus ministries is directly attributable to this decentralization or dissipation of assets. Those whom qualified church leaders would never channel money to thrive on the sincere but naïve giving of Christians acting independently of the local body of Christ. If believers entrusted the distribution of their God-given funds to qualified local church leaders (I know that's the rub—sometimes local church leaders aren't qualified), the truly worthy parachurch ministries would receive much larger support, and the unworthy ones could be shut down.

“But how can I give to my church when I don't agree with how the money is spent?” First, I would ask myself if it may be that the church leaders are in a better position to judge this than I am. Then, I would ask if my high opinion of the organizations I support instead is based on firsthand knowledge or media/ mailing hype. If I actually saw the operation close up, wouldn't I find as much to disagree with as I do at church?

Furthermore, I would ask myself if I am trying to exercise too much control over the funds. If the Bible tells me to pay taxes (Romans 13:1-7), knowing some of them will be wasted and even used for bad purposes, surely I can give to God even when I don't feel comfortable with every use of the funds. Of course, I must draw the line somewhere. If my money is going to liberal seminaries, groups that promote immorality and other clearly unbiblical causes, it's time to speak to my church leaders (rather than quietly give my money elsewhere without confronting the problem).

If after prayerfully and carefully discussing this matter with your church leaders, you still cannot in good conscience give regularly and substantially to your church, then perhaps (and I say this with great reservation) it's time to ask God to help you find a church where you can give obediently and wholeheartedly.

I do *not* encourage church shopping or church hopping. But if you are in a church where you honestly feel you cannot give generously in good conscience, then either your convictions must change or your church must change. To go on as you are, not giving of your firstfruits to your church, is biblically unacceptable.

Fundraising in the Church and Parachurch

The very term “fundraising” is somewhat unfortunate. Churches and parachurch organizations should be receiving funds. But should they be “raising” them? If so, should they raise them in a way that is similar to or distinctly different than their secular counterparts?

“Please be sensitive to God—send us your contribution,” pleads a radio and television preacher. A commercial on one of the major Christian television network says, “\$10,000 will purchase a satellite earth station which will receive and bring twenty-four hour a day Christian television to your home! Your family could be in heaven because you cared.” One local church used a wedding reception to secure pledges from the guests. When some of them reneged on their commitments, the church took them to court to try to force them to pay! Another church raised funds for its building program by giving cash prizes to those bringing in the highest pledges from other church members. (Mel Rees, “Church Fundraising,” *Ministry*, July 1985, 4.)

Though it’s no doubt sincere in many cases, the promise of prayer for the giver’s needs and loved ones is a classic form of manipulative fundraising. “You pay, and we’ll pray.” Prayers are thus bought and sold, reminiscent of the indulgences that outraged Luther and the reformers. One common tactic is the manufactured crisis—“We must receive \$300,000 by the end of the month or we’ll have to close our doors” (yet \$100,000 comes in and the doors stay open).

The preoccupation with lack of money is so great in some churches and organizations that you’d think our basic problem—maybe our only problem—is a lack of money. This gets our eyes off God, and off the reality of our spiritual revenues in Christ. We forget that our coffer of funds is secondary to our coffer of godliness. Pioneer missionary to China Hudson Taylor said, “God’s work done in God’s way will never lack God’s supply.” If a work is constantly in want of money, always begging for donations, doesn’t it seem logical that it’s either not God’s work or it’s not being done in God’s way?

Money is not an organization’s greatest asset. God is its greatest asset. Godly people and the rightness of the cause are further assets. Money is simply a function of these three. If it’s the right God, the right people and the right cause, the finances will be right. If Philippians 4:19 is true, why do so many Christian organizations always speak of their financial woes? How many more desperate and exaggerated claims will we hear? How many more times will the Christian public be begged to save God from bankruptcy?

David McKenna is right: “Christian fund raising can become a sad blight on the faith and a legitimate laugh in the press when financial desperation rules a ministry and obsesses a fund raiser.” (David McKenna, “Financing the Great Commission,” *Christianity Today*, May 15, 1987, 27.)

It’s little wonder that a 1987 Gallop Poll indicated 40% of Americans feel only some or very little Christian fundraising is honest. (Ibid, 25.)

Gifts and Premiums as a Fundraising Tool

A “premium” is a book, tape, pin, plaque, memento, or any tangible object or other benefit that’s offered and sent in exchange for giving to an organization. Though a premium is called a “gift” it’s actually a means of compensation. It’s not a true gift, but an inducement to give, a means of motivating the recipient to give more and/or more often.

Many organizations will object to this, saying premiums are simply a way of saying thanks and of ministering to their audience, by getting into their hands valuable materials (and, granted, some fine books and tapes are offered in this way). If so, then why are they only promised to those who give certain amounts to the ministry? And why are they promised in advance, rather than quietly sent as a “thank you” or ministry afterward?

The true test is this: if issuing premiums didn’t result in bringing in more money, would they be issued at all? If they were actually a gift, the bottom line would be a cost to the organization, not a

profit. It would then be “pointless” to give premiums, precisely because the point all along was not to dispense funds but to generate them. (The idea of thanking and ministering to the donor is a true motive in most cases, but it is still a secondary one.)

It is a fact that utilizing premiums greatly increases the giving revenues of an organization, and ceasing to use them significantly decreases them. The question is not whether premiums work. They do. Unless we believe the end justifies the means, though, the real question we must ask is not “do they work,” but “are they right?”

“If you give \$20 or more to this ministry, we’ll send you free this \$15 book, along with a tax deductible receipt.” “Wow,” the potential giver says. “The book’s worth \$15 and I’ll save the other \$5 or more in taxes. This is great—I can give and still come out ahead!”

There are several problems here, the first of which is legal. Though this is a widespread practice, both common sense and the IRS guidelines I’ve seen indicate that a tax deductible receipt should only be offered for the difference between the retail value of the premium and the amount of the contribution. (Actually, the true contribution *is* that difference—whatever goes for the premium is merely a purchase, not a gift.)

Also, there is the ethical question of saying a book is worth fifteen dollars when it actually cost the organization five dollars. (Wording becomes important here. It may be accurate to say, “If you bought this in a store it would cost \$15.”) This is especially true when the organization prints its own materials and names its own prices, which are often terribly inflated. A ministry may offer a “\$59 Bible” that cost it six dollars to produce. Is this honest?

“Giving” in response to the offer of a premium is merely buying two things—a material object and a cash rebate, in the form of the tax deductible receipt. Of course, nothing at all is wrong with buying a book or tape or getting a tax savings! The problem is that there’s an illusion that true *giving* is taking place, when it’s really not.

Furthermore, even if real giving *is* taking place, even if the giver is motivated by the cause, not the payoff, by receiving the short term reward in the form of materials or praise from men, contributors may be robbed of their eternal reward (Matthew 6:1-4; Luke 6:34-35). The same is true when donors’ names are listed in newsletters and displayed on plaques and bricks and pews and windows and organs and buildings. Often this is nothing more than fundraising by pandering to the ego. (Can you imagine a donor’s name plaque on the temple candlesticks or altar of incense? How about “This gold cherubim donated by the generosity of Joseph, son of...”).

This practice is definitely not in the best interests of the donor, who should be giving for the glory of God, the good of men, and the hope of eternal reward. Those who seek recognition or reward for their giving get that reward but lose their eternal one—Jesus says of them, “they have received their reward in full” (Matthew 6:2). Picture in your mind the judgment seat of Christ, when rewards are dispersed for all our good works. One believer says, “But Lord, didn’t you forget something—remember that five hundred dollars I gave to the building fund?” Christ responds, “Remember that brick with your name on it? That was your reward. I hope you enjoyed it.”

Viewed in this light, offering a premium as a means of inducement is actually tempting people to give for the wrong motives. It’s an appeal to short-term profit in an area God specifically says we are not to seek short-term profit.

Thankfully, some ministries have been curtailing their use of premiums and public recognition to motivate giving. Perhaps it’s time for individual Christians to contact those ministries we believe in and express our discomfort with the premium concept, also indicating our commitment to ongoing financial support without receiving anything in return. Tell them you believe in their ministry so much you don’t need any extra payoff for giving to it. Tell them you’d prefer God’s reward later to man’s reward now.

Should Needs Be Made Known?

Fundraising attempts can be manipulative, playing not only on guilt but fears and anger. (Some organizations come up with a new enemy each month that demands huge amounts of money to combat). Manipulation comes in many subtle forms, right down to the practice of not putting the organization's name on the return address, knowing the recipient might not open it if he knew what it really was.

Some people resent being presented with pictures of starving children and stories of great crises, feeling they are being manipulated into responding. Sometimes this is the case. But I don't agree that showing such pictures or relating true needs is necessarily wrong. If the honest presentation of a real situation results in a sense of conviction, this is not the fault of the presenter. It may well involve the working of the Holy Spirit in the person's life. But to the degree that the presenter of the need twists the knife to get the money to his organization, to that degree he becomes manipulative.

The question of when information becomes manipulation is one of the most difficult and relevant questions any ministry must ask. Richard Foster says this:

Christian fund raising has reached the end of its tether after it has adequately informed us of the need. Convincement is the proper terrain of the Holy Spirit, and we dare not abrogate his work. To be quite honest, I will no longer read appeal letters that have the appropriate sentences underlined in red, and promise to give me a special trinket if I give, and enclose a handwritten (though printed) final note of appeal just in case I have decided to say No. It is with sadness that I refuse to read them, because I am certain that they are often for very good causes; but the approach has moved from information to psychological manipulation. (Richard Foster, *Freedom of Simplicity*, San Francisco: Harper & Row, 1981, 15)

Some "faith missions" and other organizations do not believe that specific needs or opportunities should be made known, but that God should be trusted to move hearts to respond in giving. I certainly respect this position, and God has tremendously blessed it in many lives and ministries. Yet, I feel that in many cases conveying specific needs is biblical. Somehow the Philippians were made aware of Paul's material needs and they responded. Paul made the Corinthians aware of the needs of the Jerusalem poor, and went one step further to encourage them to take an offering for that specific need, to be distributed by his "organization." In that sense he moved from information to persuasion, but never to manipulation.

Paul said to the church, "We do not want you to be uninformed, brothers, about the hardships we suffered..." (2 Corinthians 1:8). He saw other believers as participating in his ministry through their prayers (2 Corinthians 1:11). It's difficult to pray effectively when the facts are not known. The same is true of giving. Most often, I give in response to a known need (though admittedly I'm sometimes most comfortable when that need has been told me by another, rather than the person with the need).

The abundance of ministries produces a competition for donor's funds. This results in a sense of urgency—we must get these funds before someone else does. This in turn leads to a variety of sales techniques, some of which may be appropriate for sales but inappropriate for ministry, some of which are inappropriate for either.

It also results in the courting of large donors, which seems very close to the favoritism of the rich that James warns against (James 2:1-5). I know of one situation where two wealthy girls in their early twenties were placed on the board of a Christian organization. While both are committed Christians with a strong heart for ministry, the motives of the organization were questionable. (What more effective but thoroughly unbiblical way to keep, cultivate or reward a large donor than put him on the board?)

Support-raising for missionaries is a challenging and, for many, a very humbling experience. Nevertheless, God can teach some strong lessons and build some strong relationships through it. But the best approach to “support raising” involves the presentation of the ministry, the sharing of the basic facts, and the opportunity to form an ongoing partnership. When it goes beyond that into persuasion—especially in the touting of credentials, the attempt to impress, “the selling of self,” and the repeated follow-up contacts pressing for a commitment—it has gone from biblical opportunity-sharing to unbiblical high-pressure fundraising.

Speaking from a pastor’s perspective, it’s my opinion that the raising of personal support has gotten out of hand. Support is one thing, but the “support mentality” is another. There are those who come to believe financial support is owed them no matter what they do, as long as it is generally associated with ministry. For instance, we have had men going to seminary who have asked, and in several cases clearly expected, the church to pay their way. Their assumption was that if they were doing anything for God, the people of God should pick up the tab.

This is an interesting assumption, since no one is expected to pay an engineer or a physical therapist or a nurse to get their training. They take a job, work extra hours, and make sacrifices. If God provides another way, they gladly accept it, but they don’t assume someone owes them a free ride. Why should the seminary student be less willing to sacrifice for his sense of calling than those going into other professions?

Now, in fact, our church *does* provide substantial financial assistance to some Bible college and seminary students—as we see their faithful ministries, observe their sacrifices, and are moved by God to help and encourage them. But the initiative comes from us, based on our observation of their lives. It does not and should not come from them, based on their own subjective perception of their value to the body of Christ.

George Mueller was a nineteenth century Englishman who founded orphanages that cared for thousands of homeless children. He was well-known for his great faith in God to provide for every need of the ministry. For reasons they could not explain, the hearts of people were often strongly moved at particular times—the exact times they were needed—to provide funds or materials for the orphanages. The following were George Muller’s “fundraising” guidelines. While I don’t believe the first is universally valid, I certainly respect it. The others I think should be practiced by virtually every parachurch organization and church:

1. No funds should ever be solicited. No facts or figures concerning needs are to be revealed by the workers in the orphanage to anyone, except to God in prayer.
2. No debt should ever be incurred.
3. Money contributed for a specific purpose should never be used for any other purpose.
4. All accounts should be audited annually by professional auditors.
5. No ego-pandering by publication of donors’ names with the amount of their gifts; each donor should be thanked privately.
6. No “names” of prominent or titled persons should be sought for the board or to advertise the institution.

7. The success of the institution should be measured not by the numbers served or by the amounts of money taken in, but by God's blessing on the work, which is expected to be in proportion to the time spent in prayer. (Eugene Habecker, "Biblical Guidelines For Asking and Giving," *Christianity Today*, May 15, 1987, 34.)

Fundraising will never rise above the spiritual quality and perspective of the people who lead the church and the Christian organization. In addition to many other qualities, the Christian leader is not to be a lover of money, nor one who will bend the truth for financial gain (1 Timothy 3:3,8). He must not be "greedy for money" (1 Peter 5:2). Kenneth Kantzer is right when he says this:

Christian fund raising will cease to embarrass us when we have godly leaders whose desire is to give rather than get. Such leadership must be supported by followers who seek nourishment rather than entertainment, and whose giving is motivated by obedience rather than promises or premiums. Those who ask for money and those who respond serve the kingdom best when their primary concern is the careful use of God's resources for taking His Good News to the lost. (Kenneth S. Kantzer, "Reclaiming Our Honor," *Christianity Today*, May 15, 1987, 40.)

Fundraising through Pledges and Faith Promises

A wide variety of fundraising gimmicks are used by churches, including raffles, bingo and other forms of gambling. (Whenever one person wins money or prizes that are underwritten by others' having put up money and lost it, no matter what it's called, it's still gambling).

Not all attempts at fundraising are gimmicks, of course. Pledges and faith promises are fundraising devices commonly used both by churches and parachurch ministries. An individual is asked to designate a specific amount of money that he will give by a certain date as it comes in, or in regular monthly installments. Some pledges are merely statements of intention, and the follow-through is left to God and the individual. Others are serious commitments that bring a phone call of reminder from the church when not followed through on (too many misses and the phone call may turn into a personal visit from the pastor or fundraiser). Still others are legally-binding documents, producing a monthly payment plan little different than buying a house, and resulting in legal liability if defaulted on. "When a pledge is simply an expression of desire or intent, or an agreement with God that is left for his Holy Spirit to enforce, it is not necessarily unscriptural. But when it becomes a legal contract, or anything close to that, left for other men to enforce, it seems to have strayed far from the principles of giving we examined in the previous chapter.

It's common in some denominations to bring in a professional fundraiser or "canvassing director" from outside the membership. No matter how well-intentioned, his presence communicates a sad message. Apparently the local church lacks the know-how and technique to get money out of pockets and into the plate, so a "pro" who has studied the most effective ways to get money from reluctant people is now going to take a whack at it.

It's difficult to see how hiring a professional fundraiser fits with the concept of the local church as a giving family, moved by a faith and vision that comes from Christ and is encouraged by her own leaders. The scriptural principles of giving should be taught unapologetically, and needs can be communicated, but any real pressure toward giving should be left to the Lord of the church as he speaks to the individual heart."

A pledge is usually a commitment made in light of known or anticipated income. A faith promise is making a commitment to give a certain amount of money when I don't know where it will come from, but am trusting God to provide. Its strength is that it can prompt not only trust, but discipline

and ingenuity to consciously earn and save up money in order to give it to God. The tangible nature of a certain amount, say \$500, makes a clear goal, and most of us work well with such goals. This approach also encourages prayers of dependence and provision, since the giver does not know where the full amount is going to come from, and must look to God for it.

On the other hand, there's a highly subjective element to the faith promise approach, because it assumes God has determined an exact amount of money that is to be provided and given. This amount can be discerned only through the person's "feeling." Since Scripture never says God has determined or will reveal such an amount, to "trust God" for it is to obligate him to something he really hasn't promised in the first place.

Garry Friesen deals with these and other possible weaknesses of the faith promise approach in his book *Decision-Making and the Will of God* (Portland, OR: Multnomah Press, 1980, 361-67).

When the Macedonians gave "beyond their ability" they were certainly exercising risk-taking faith, which is a more important point than whether or not it corresponded to a particular amount they had promised. Whether one uses the faith promise approach or not, God does honor prayer and faith and dependence. He also always honors sacrificial giving, and the earnest desire to give more substantially in the future.

The faith promise approach has certainly been effective and has produced good results in many churches and individual lives. But a wiser practice may be to adopt the positive elements of prayer and dependence, in concert with sacrifice, self-discipline and ingenuity in generating funds, determining to give to God *whatever amount he chooses to provide* above and beyond our normal income and needs.

Two crucial issues relevant to the subject matter of this chapter have been placed at the back of the book. Appendix two is "Financial Integrity and Accountability in the Church and Parachurch." Appendix three is "The Use of Ministry Funds for Buildings." You may wish to read them separately, or in conjunction with the present subject matter.

What to Look For When Giving to a Ministry

As stewards we are to invest wisely in eternity. This means we must give intelligently, based on an accurate appraisal of those to whom we entrust God's money which he has entrusted to us. In other words, we need to do our homework before we give. Either we must give all funds to our church and trust our leaders to make their decisions carefully, or if we give directly to other ministries, we need to do the homework ourselves. This might include carefully examining the organization's own publications (including financial statements), personally meeting with a ministry representative or visiting an office, observing the actual work as it happens, and/or consulting with others who are in a position to know more intimately what this ministry is really like.

An organization's literature is often not enough to evaluate it by. Usually it will present itself in the most positive light. For instance, there will be stories of great revivals and changed lives-but these may be exceptions, exaggerations and even fabrications. You will almost never hear a report of failure, infighting, immorality, or misappropriation of funds (except in the form of a defense when alleged abuses reach the media).

Some organizations are much more distinctively Christian than others. Some once-Christian schools and benevolence organizations are faithfully supported by the giving and estates of believers who would be heartsick if they really understood their beneficiaries long ago abandoned their Christian beliefs, and are now Christian in name only.

I believe it's important to normally give to distinctively Christian organizations. While there are many secular groups which use their funds for benevolent purposes, there are so many fine Christian groups doing the same that it's hard to justify missing the opportunity to clearly give in the name of Christ. Why not give knowing that those extending the gift on your behalf will do so in Christian love, with an awareness of eternal realities, and a sensitivity to spiritual needs as well as physical?

To be sure, secular organizations such as the United Way do many good things. But there is a basic philosophical difference. They focus on the short term needs of people, without a view to their eternal welfare. Most of the organization's workers will not believe in Christ as God's Son, or in redemption, justification by faith, eternal life, or heaven and hell. Given the choice between giving to a secular organization and a distinctively Christian one doing similar work, why not give to the Christian organization?

Every organization has legitimate overhead and "home office" expenses. But some are unnecessarily high. Others have been known to spend well over half of incoming gifts for further fundraising efforts. Some devote their greatest energies and resources not to actual need-meeting, but to selling themselves to the public, cultivating donors, and competing for available funds. Others are very sincere but are culturally insensitive, have poor contacts or distribution methods in foreign countries, and are sometimes attempting short term solutions that contribute to long term problems.

For example, there have been cases where local farmers in the third world have been put out of business by deliveries of free food from relief organizations. The farmers have worked all year to grow their crops, only to see their food go to waste and their efforts go unrewarded, because no one will buy them when they can get free food. Consequently, the farmers lose their incentive and choose to no longer grow food, insuring the crisis will get worse, and creating an endless dependence on the outside world. A sensitive relief organization (and there are some excellent ones) will work toward encouraging rather than discouraging local workers and the local economy, with a goal not only of immediate famine relief, but ongoing famine prevention.

I'll end with a number of characteristics that I would look for in any ministry. I put them in checklist form to emphasize the fact that we must carefully evaluate any ministry before entrusting our God-given funds to it. You may wish to copy this list and evaluate various ministries in light of it:

- A definite and personal sense of commitment to Christ
- An unclouded commitment to the authority of Scripture
- A strong sense of God's calling to a worthy mission
- A prayerful dependence on God more than current strategies or techniques
- A clear understanding of the full human dilemma (sin as well as poverty and hunger)
- An obvious love and concern for those ministered to
- Evidences of maturity, Christlikeness and integrity
- A spirit of servanthood and humility rather than presumption or arrogance
- A God-centered rather than man-centered operation (without constant pictures of or references to particular men)
- Furnishings and lifestyles that are modest and unpretentious
- A responsible use of funds for the purposes they are given
- Non-manipulative fundraising tactics (no continuous crises or inducements to give that will result in lost reward from God)
- A dependable structure of personal and financial accountability
- A track record of spiritual fruit
- Good personal relationships among ministry staff
- A respect for the local church
- A cooperative rather than competitive relationship with other ministries, demonstrated in avoiding duplication of efforts
- A clear understanding of cross-cultural ministry factors
- A view toward long-term accomplishments
- A pronounced eternal perspective on life, ministry and resources