

Chapter Six

GIVING MONEY

I have a special memory from a Mother's Day when I was about seven years old. My brother and I bought our mother a nice teacup with a design on it. On that Sunday morning, we got up early and picked flowers. Not just any flowers—we picked violets, of which we had an abundance in our flower garden. What I remember is that it took a *long* time to fill up that teacup. When we gave it to our mother, she cried. I bet she still has it.

What was it about that gift that moved her? Well, I think it was primarily the excitement that we radiated when we gave it. I also think it was that we actually used some of our own resources to purchase something. In addition, I'm sure she appreciated that we had looked for something *she* would like. I think the flowers were a nice touch too—like beautiful wrapping only better, prettier, and more costly in terms of effort.

You may have a memory like that, either from your childhood or with your own children as a parent. It's an important thought because it is a taste of how God feels when we give our gifts to him from proper motives. Just as parents delight to see their children become giving people, God delights to see us learn to give wisely. In order to teach us, he has given us a lot of information in his word about why, how, and how much we should give.

MOTIVATION FOR GIVING

When King David received the generous gifts of the tribal leaders for the building of the temple, he rejoiced that "they had given freely and wholeheartedly to the LORD" (1 Chronicles 29.9,17). *Free* and *wholehearted* describe the kinds of attitudes God desires to see in our giving. The question is how we can develop those attitudes. What motives will provoke free and wholehearted giving? There are three basic motives for giving—each one involves an improper motivation that is a distorted

caricature of a godly way of giving. We have to tear away the veneer of the improper motive to find the gold of the proper motive underneath.

Guilt vs. Responsibility

The most frequently used motivation for giving, or for that matter for doing almost anything in life, is guilt. Guilt is incredibly easy to generate in people and produces quick and externally positive results. That's why even parents who know better find themselves using it at times. The reason guilt is so powerful may be summed up in the word "enough."

Guilt is always a question of whether or not you are doing enough. When applied to the spiritual realm, the questions might be posed like this:

Husbands, are you loving your wives *enough*?

Parents, are you spending *enough* time with your children?

Are you praying *enough*?

Are you reading the Bible *enough*?

All the questions are legitimate, but the addition of the word *enough* in each one changes it from a question which might provoke thoughtful reflection (like, "How are you doing at loving your wife?"), into one provoking shame and self-reproach ("Are you loving your wife *enough*?"). Could you ever love your wife *enough*? The standard to love her "just as Christ loved the church" is pretty steep after all (Ephesians 5.25). Could you spend *enough* time with your children? Could you read the Bible or pray *enough*? Could you speak to others about Jesus *enough*? Could you give *enough*? The answer to each question is "No." And guilt and shame are the only proper responses to such a failure.

Guilt is used as a motivation for giving whenever *need* is used to motivate the giver. The needs around us are endless—there are poor people to care for; lost people to reach with Jesus' message; hurting people to help; Sunday School classes to teach; and a Bible crying out to be read. But our resources are not endless. The needs will always exceed our ability to meet them.

The result of guilt motivation is outward compliance, yet inward frustration, because more is being demanded of me than my resources could ever provide. Guilt manipulation in churches produces angry, joyless, going-through-the-motions Christians. When it comes to giving,

religious leaders use guilt liberally, because it does produce quick results. Shaming people for not meeting the budget will bring a quick upturn in receipts...but not for long. Guilt is like a drug, and once you start using it, you have to use more each time to get the same effect.

Beneath the veneer of guilt, however, there is a godly motivation, and that is *responsibility*. We aren't guilty for not meeting every need in our world, but we are guilty if we fail to do our part. We live in the most affluent culture on the face of the earth. If we adopt the values of our culture and focus the lion's share of our energies on our automobiles, IRA's, houses, computers, and toys, and we don't face up to our responsibility to God and his kingdom, we are truly culpable.

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The Bible does not use guilt as a motivation for giving, but it does use responsibility. That's why Jesus said,

From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked. (Luke 12.48)

Getting vs. Reaping

If you turn on much of religious programming on television you will hear some form of the "prosperity gospel." This message is that God wants to enrich you, if you will trust him for it. They teach that one of the ways you trust God is by giving money to his cause—primarily to the ministry of the personality on the screen. The message that comes through loud and clear is "give to get."

Greed is used as a motivation in giving whenever some earthly reward is offered for the gift. The reward is usually financial, but it may be the promise of answered prayer about some troubling matter, or physical healing from an ailment. At any rate, there is always some tangible return you can expect from your giving. Greed probably sells so well in America because it has become an acceptable motivation. That's why state-run lotteries and shows like, "Who Wants To Be A Millionaire" and "Wheel of Fortune" are so successful; they all appeal to greed as the basic motivation.

The result of greed is either self-righteousness (if the reward comes through, you can say, "See, I gave and here's what I got") or anger and

more guilt (if you give and the compensation doesn't materialize). I once heard a pastor give a "money back guarantee" to anyone who tithed but didn't feel that God blessed them in return. That's teaching people to give in order to get.

But there are verses that say we will receive a reward for our giving. Consider this:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. (2 Corinthians 9.6–8)

These words say that there are rewards for giving. Some of those rewards may be financial—as Paul says, "God is able..." to give you "all that you need." Some of them are spiritual—you will experience an abundance of God's favor (grace) on your life. You will see an increased ability and opportunity to honor God—"you will abound in every good work." You will cultivate godly character from your obedience.

We are motivated by gratitude when our gifts to God flow directly from our gratefulness to God for his gifts to us.

The problem with greed motivation is that the rewards are always tangible, while the emphasis in the Bible is on the spiritual rewards. Greed is wrong, but a passion to be used by God in greater ways and to display his character to others more clearly, isn't wrong. The motive for giving is

not getting. But some of the by-products of giving are the rewards of grace and character that flow to us. We are also told that those who give from proper motives will be able to give more in the future.

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (2 Corinthians 9.11)

Paying God vs. Thanking God

Many teachers approach the topic of giving from the perspective of an obligation to pay God what is due to him. They usually quote an Old Testament passage in which God says his people are "robbing" him by not giving their tithes and offerings (Malachi 3.8–10). This kind of preaching tends to make people think that when the plate goes by they are giving God his pound of flesh. The downside of this attitude is, once the person

has given their set amount, they can feel their financial obligations to God are over. The rest of the money is theirs to spend as they want. Rather than seeing themselves as managers of the resources God has entrusted to them, they see themselves as debtors paying off a bill.

The Godward motivation we express should be one of gratitude. We are motivated by gratitude when our gifts to God flow directly from our gratefulness to God for his gifts to us. This is the chief motivation for godly giving...and for godly living in general! The more we absorb the full impact of God's sacrificial self-giving in Jesus, the more we long to return to him grateful and willing tribute in worship, in godly living, in encouragement of our brothers and sisters, in service...and in giving.

Early in ministry, I grasped that when people begin to fall in love with Jesus Christ they start to follow him—they begin to say to God, “What could I do to serve you? What could I do to honor you? What could I give to extend your kingdom?” Yet, if they're not falling in love with Jesus, then no amount of guilt, shame, greed, or legalism will ever be enough. Gratitude is the best motivation for discipleship.

HOW MUCH TO GIVE

When God gathered Israel together and formed them as his own people, he gave to them a constitution made up of his laws to guide them. One of the rules he wrote into his code was that every person was to give a “tithe” (meaning, ten percent) of their income to him.

Today many religious leaders use God's instructions to Israel to teach people that God expects them to tithe their income. There are a number of problems with this conclusion, however.

First, the nation of Israel was a theocracy (a state governed by direct divine guidance) in which the leaders were representatives of God. We might say Israel was a country and a religion at the same time. The tithe was used to support the functions of the state *and* the temple. It was primarily a form of taxation.

Second, the Old Testament system was much more complex than most people realize. There were actually three required tithes. The first one was a tenth of one's produce and animals for the support of the priests and the Levites (Numbers 18.25–30; Leviticus 27.30). The second was a tenth of one's income to be taken to Jerusalem for the support of the three yearly festivals, which provided occasions for worship and national

unity (Deuteronomy 12.10–11; 17–18). The final tithe was only given every third year; it was that a tenth of the produce of one’s fields was to be deposited in each town for the welfare of the poor, particularly orphans, widows, and aliens (Deuteronomy 14.28–29). Thus, approximately 23% of a person’s income was to be “tithed” to the LORD.

As Israel’s history unfolded they were unfaithful to these commands. That’s why, late in their history, God said,

“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)

Even though many people teach tithing very forcefully, I don’t think that it has direct application to us today. When Jesus and the apostles taught in the New Testament, they never made tithing a requirement. The New Testament emphasis is on voluntary, liberal, and sacrificial giving; the amount is left up to the worshiper. In the Old Testament, God treated his people as little children, giving them precise and detailed instructions on how to live and how to give. Under the New Covenant, he wants us to live as his adult children in which the

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motivation for discipleship is not based on detailed instructions but flows freely from the our redeemed hearts which are inhabited by his Holy Spirit (Galatians 3.26–4.7).

You might think, “Whew! I was afraid he was going to say I need to tithe.” No, I don’t think you must tithe, because I think grace, rather than law, is the standard of our giving. *But* we have to remember, *the*

standards of God’s law (his rules for how to live) *are always exceeded by the standards of his grace* (his unmerited favor towards us in Christ). For example, the Old Testament said, “Do not murder.” But Jesus taught that under the new covenant, “Anyone who is angry with his brother” is a murderer (Exodus 20.13; Matthew 5.21–22). The Old Testament said, “Do not commit adultery,” but Jesus raised the bar when he said, “Anyone who looks at a woman lustfully has already committed adultery with her in his heart” (Exodus 20.14; Matthew 5.27–30). The Old Testament said,

“Do not break your oaths,” but Jesus told us to live so honestly that we would never need to make an oath (Leviticus 19.12; Numbers 30.2; Matthew 5.33–37).

By no stretch of the imagination should anyone think that Jesus lowered the standard of giving, while raising the standard of all other areas of discipleship.

The New Testament does not demand tithing. The New Testament emphasizes that giving should be a free, voluntary, and generous sacrifice to God for his kingdom work given from gratitude to God for his grace.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.... Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (2 Corinthians 9.6–8, 10–11)

GUIDELINES FOR GIVING

Although giving is to be free and voluntary, the New Testament gives us some guidelines to help us in our giving. During one period of ministry, Paul undertook to gather gifts from the Gentile churches to send to the believers in Jerusalem who were suffering under a famine. To the church in Corinth he gave this instruction:

Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. (1 Corinthians 16.1–2)

There are four guiding principles found here.

First, *giving should be regular and consistent*—“On the first day of every week.” This doesn’t mean everyone must give every Sunday (people are paid at various intervals), but it does mean our giving should follow a regular pattern.

Second, *giving should be planned*—“each one of you should set aside a sum of money in keeping with his income.” Many people go into a church meeting on Sunday morning and are surprised by the offering, so they pull out their wallet to see what’s there. There is no plan or policy to their giving. This verse tells us that we should have some guiding strategy that helps us give in a regular and consistent way.

Thirdly, *giving should be proportionate*—“a sum of money in keeping with his income.” This means it should be a determined percentage of one’s income so that giving increases as income increases.

People often ask me what percentage they should give, and my answer sometimes surprises them: “If you are not in the regular habit of giving, the best place to begin is 10%.” Why? First, the tithe has good biblical precedent because that is what Abraham and Jacob voluntarily gave to the LORD before the law (Genesis 14.20; 28.20–22). Also, since grace exceeds law, it’s a good place to begin. And lastly, it’s an easy sum to figure, and for those of us with limited math skills this is important!

When Laura and I were newly married, we were attending a church where these principles were taught. We were too young to know that many people find this difficult, and too new at the faith to know that many have had this practice shoved down their throats, so we began to give ten percent. While I haven’t become rich, God has always met our needs even through some pretty lean times. God has given us the ability to increase our giving. He has also given us a sense of his presence and favor that can only come from grateful obedience. I wouldn’t trade my experience for the world.

Lastly, *giving should be sacrificial and generous*. Paul commends the Corinthian believers for giving a “generous gift” (2 Corinthians 9.5, 11). King David said he refused to give to the LORD a gift that cost him nothing (2 Samuel 24.24; 1 Chronicles 21.24). He knew that a gift to God was a reflection of his heart and how he valued the LORD. That’s what Jesus meant when he said,

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6.38)

CONCLUSION

Remember in lesson one when we imagined a person looking through a shoebox of every receipt for anything we spent, saved, or gave in the last year? Of those three categories, I think giving is the one people would feel most uncomfortable having others examine. At Grace we make sure no one looks through your shoebox. Only the financial officer appointed to record the offerings knows what people give—the pastors don't know, the elders don't know, the small group leaders don't know. We keep giving a matter between you and God.

But, if how you use your money is a window into your soul, then the clearest indicator of what you really value in life is your giving. Even though no one should intrude into your personal giving practices, you need to carefully evaluate them in light of God's word.

When Paul finished his most concentrated teaching on giving, he burst out with these words:

Thanks be to God for his indescribable gift!¹

I don't think there could be any better summary of why we give than that!

¹ 2 Corinthians 9.15; these words conclude two chapters of teaching on giving.