

Becoming a Growing Giver

How God Funds His Work in the Local Church

Purpose of this Book

I'm confused! And if you are someone who cares about communicating truth on the subject of giving as one *"who correctly handles the word of truth"* (2 Timothy 2:15), you are probably confused too. In American evangelical churches today, people are taught to give for a variety of reasons, including:

- So that God will "bless" them, as promised in Malachi 3.
- Because they have more than others and those people need what you have.
- Because tithing is commanded by God.
- Because a life lived under grace requires more than a life lived under the Law.
- Because their heart tells them to give.
- Because they should plant a financial seed that will grow into more prosperity for them later.

The list of options given as to how, why and what to give could go on and on. I think we can agree that there is no consensus among Christians on what the New Testament teaches about why we should give and how much we should give. My purpose for taking the time and making the effort to write this ebook is to work toward eliminating confusion on this topic of what the New Testament teaches about giving.

On top of what I just stated, this document is meant to serve another purpose. First, I want this to be a resource for my church family, especially our small group leaders. As leaders I want them to be equipped to answer questions about what we at South Mountain Community Church teach about giving. This document should give them the talking points they need in order to be an effective “Next Steps” coach for their people in this important area of discipleship. The combination of helpful and hopeful messages on the topic of giving, along with open and honest small group discussions, will hopefully result in a church family that has learned to handle the money they earn in a God-honoring and biblical way.

Something that might not be apparent to those of you outside of Utah is the peculiar context in which SMCC operates. I know that communicating what the New Testament teaches about giving in the local church can be challenging for all of us. But now that I live and minister in a culture that is dominated by the Church of Jesus Christ of Latter-Day Saints, which teaches that tithing is not only expected from its members, but required in order to receive a Bishop’s “Temple Recommend,” I have had to take on this responsibility with new vigor. Without this “Recommend” or “pass” to get into a local LDS Temple, it is impossible for the LDS faithful to do Temple Work, and, therefore, impossible to enter into the Celestial Kingdom (or highest heavenly experience available to LDS folks). So giving in the LDS culture is seen as “pay to play.” Unfortunately, the LDS Church supports its legalistic approach to giving by appealing to the Old Covenant, pointing to the blessings and curses that accompany obedience and disobedience as part of that Covenant. Because of this, they regularly highlight testimonies of people who have been tithers and have experienced great wealth (blessing) as a result. This, indeed, is the original “give to get” approach to giving taught in America, authored by Joseph Smith.

Again, it has become clear to me over the last 35 years that a clear, concise and biblical treatment of this topic is needed. There is no consensus

among thoughtful, biblically conservative and well-known evangelical pastors. If anyone of us were to read what John Piper, Timothy Keller, Matt Chandler, Andy Stanley, Rick Warren, Randy Alcorn, John MacArthur or J.D. Greear have written on the topic, it would be obvious that there is some agreement regarding what “Gospel Giving” looks like, but no consensus. I consider these men the “good guys.” Each one is an outstanding student of scripture and wonderful man of God. However, after close examination, I have found significant differences in how they talk about what the New Testament teaches about giving.

Again, my goal is to begin the conversation toward producing a consensus view of Gospel Giving. I’m convinced that a consensus view regarding giving would serve to unite “gospel” churches. One benefit of that of an agreed upon approach to the topic of giving in our churches is see when people move to a new town. When one of our families moves to another location and attends another church, how great it would be if they could hear the same message and continue to be encouraged in their “gospel giving.”

One reason, I believe, that the evangelical local church in America is underfunded today is because of all the mixed messages our people receive on this topic. If you are a pastor reading this, let’s do what we can to provide our people with a consistent view of Gospel Giving. I invite you to read on to see if you can “sign-on” to this description of Gospel giving. If you can’t take that step, please know that I’m open to being corrected on anything found in this document (contact me: paul.robie@smccutah.org). Let me know where I’ve strayed from the accepted conservative rules of exegesis or from the laws of logic or an understanding of the Gospel. Together we can take one more step toward an explanation of what “Gospel Giving” really is.

John Piper wrote an “Open Letter” to his sons, encouraging them to grow in the grace of giving. It is entitled [Toward the Tithe and Beyond](#) (see

www.desiringgod.org). I really like that title because it communicates GROWTH in giving; something most Christians in America need to practice. At SMCC we have consistently, over the years, asked our people to become growing givers, so in this sense we have been sharing his view of tithing and his view of growing as givers. I also thought it was important to add to my title, for this work, the word “Gospel.” Because of the influence of Timothy Keller and the Gospel Coalition, there is a new appreciation among Evangelicals for the difference between a “religious” approach and a “gospel” approach to discipleship. So this work is dedicated to helping as many people as possible to become “Growing Gospel Givers.” Let's take a look at each one of those three important terms.

Section One: Growing

Chapter One: Taking Your Next Step: Becoming a Growing – Faithful – Generous Giver

Any conversation about becoming a “Growing Gospel Giver” requires a goal – something to grow toward or beyond. My view is that we are all to grow to become a tither (give 10%) and beyond. Each one of us can and should move from a growing giver to a faithful giver, and then to a generous giver. If we don't have some standard of what faithfulness in giving is, we will have a hard time determining whether or not we have moved into generosity as a giver.

In our culture, even a meager gift to charity at the supermarket is considered generous. According to data from The Nonprofit Almanac 2012, religious households give 1.8% of their income to religious causes (including church) and secular households give a total of .9% of their income to charitable organizations. No matter how we feel as a nation, we should not consider

ourselves generous. With that in mind, we desperately need clarity on this issue of what it means to be generous. Let's take a look at what it means to be a growing giver, a faithful giver, and a generous giver.

Moses was given clarity on this issue when he was told by God to collect money and resources for the construction of the Tabernacle. God made sure that he understood that there was a clear difference between the kind of giving that was required (the tithe), and the kind of giving that he was now encouraging (generosity).

Exodus 25:1-2 *The Lord said to Moses, 2 "Tell the Israelites to bring me an offering. You are to receive the offering for me from each man whose heart prompts him to give."*

Exodus 35:4-5 *Moses said to the whole Israelite community, "This is what the Lord has commanded: 5 From what you have, take an offering for the Lord."*

Exodus 35:20-29 *Then the whole Israelite community withdrew from Moses' presence, 21 and everyone who was willing and whose heart moved him came and brought an offering to the Lord for the work on the Tent of Meeting, for all its service, and for the sacred garments. 22 All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the Lord... 29 All the Israelite men and women who were willing brought to the Lord freewill offerings for all the work the Lord through Moses had commanded them to do.*

Every gift/offering received by Moses from the people of Israel was given freely – it was not required. Every gift of this kind was to be prompted not by a command, but by whether or not they had a “heart” for this project. Every gift was considered to be generous.

Contrast this kind of giving with what God told Moses to command the people to do regarding the regular tithing of all their income.

Leviticus 27:30-34 *“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. 31 If a man redeems any of his tithe, he must add a fifth of the value to it. 32 The entire tithe of the herd and flock — every tenth animal that passes under the shepherd's rod — will be holy to the Lord. 33 He must not pick out the good from the bad or make any substitution. If he does make a substitution, both the animal and its substitute become holy and cannot be redeemed.” 34 These are the commands the Lord gave Moses on Mount Sinai for the Israelites.*

Even the Levites, the vocational ministers of the day, were commanded to tithe.

Numbers 18:25-27 *The Lord said to Moses, 26 “Speak to the Levites and say to them: ‘When you receive from the Israelites the tithe I give you as your inheritance, you must present a tenth of that tithe as the Lord's offering.”*

Unfortunately, perhaps in an attempt to sound gentle or “graceful,” too many pastors have suggested that their people “follow their heart” in the matter of regular, local church giving. This illustrates the kind of confusion that surrounds this topic. Clearly, Moses was told by God to communicate two different standards and motivations for giving. One was a matter of obedience, and the other was a matter of the heart. The Jewish people were free to give or not to give to the construction of the Tabernacle and the Temple (see 1 Chronicles 29), but they were not free to disobey the command to tithe. Instead, they were required by God to tithe. It was non-optional. It wasn't a matter of the heart. They weren't supposed to tithe according to how they felt about it; they were to be obedient and give 10% of their income. (I understand that there were other required offerings, but in order to keep this as simple as possible, I'm only dealing with the tithe that went to support vocational ministers, the Priests.)

You might say, “Well, that's the Old Testament; we need to follow the example of the New Testament.” That same confusion exists for many who look

to the New Testament for their guidance on giving to the local church. Unfortunately, far too many pastors have confused the freewill offering for relief purposes, as collected by the Apostle Paul and Titus, with the regular, obedient tithing of the early church for the support of ministers and the ministry.

See how the Apostle Paul characterizes the “relief” kind of giving in 2 Corinthians 8 & 9.

- **It was considered GENEROUS.**

2 Corinthians 8:1-2 *And now, brothers, we want you to know about the grace that God has given the Macedonian churches. 2 Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.*

2 Corinthians 9:5 *So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.*

- **Their gift corresponded to their willing HEART.**

2 Corinthians 8:3-4 *For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the saints.*

2 Corinthians 8:10-11 *Last year you were the first not only to give but also to have the desire to do so.*

2 Corinthians 8:12 *For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*

2 Corinthians 9:7 *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

- **It wasn't COMMANDED.**

2 Corinthians 8:8 *I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others.*

- **The appeal for funds was based upon the idea that we have been shown grace by God in the person and work of Jesus Christ. The appeal for funds was not based on an expectation of obedience.**

2 Corinthians 8:9 *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.*

- **It was to be used for RELIEF – not SUPPORT of MINISTERS or the MINISTRY.**

2 Corinthians 8:13-14 *Our desire is not that others might be relieved while you are hard pressed, but that there might be equality.*

2 Corinthians 8:19-20 *What is more, he was chosen by the churches to accompany us as we carry the offering (to Jerusalem), which we administer in order to honor the Lord himself and to show our eagerness to help (those in need).*

Not one of the characteristics mentioned above (being generous; seeing if you have a “heart” for the making the gift; not commanded; used for building or relief, not the regular support of vocational ministers/priests) is true about the command to tithe in the Old or New Testament. Instead of using 2 Corinthians 8 & 9 for instructions on how and what amount to give to the local church, we should look at these passages only for help in understanding how and what to give to building projects, relief efforts, and parachurch ministries. God loves a cheerful giver, but He loves an OBEDIENT one as well.

Chapter Two: The Sermon on the "Amount"

Should the ministry of the local church be funded in the same way as the relief efforts of the early church and the building efforts in the Old Testament? Or should the local church be funded by the regular, proportionate, and obedient gifts of tithers?

To illustrate the confusion regarding the amount we should give to the local church, I've included what one pastor, whom I respect greatly, wrote:

The New Testament goes to meticulous lengths to avoid prescribing an amount believers should give. For example, in the gospel of Luke, at least three times Jesus commands a different amount.

- In Luke 18:22 Jesus is talking to a rich young ruler who has tons of money, and Jesus says to him, “Give away *all* of your money – every penny! And come and follow me.”
- In Luke 11, Jesus is referring to how some people give, and He says, “You tithe” (which is giving 10 percent), and He says, “This is good” (Luke 11:42)
- Here in Luke 19:9 Zacchaeus gives away 50 percent, and Jesus says, “That is very good and proves you’ve been saved.”

For type A people like me, such ambiguity drives us crazy. “Well, which is it, Jesus? Is it 100%, 10%, or 50%? I need a box to check off. What’s the exact amount I have to give to get a gold star?”

The point is, there is no one answer. A spirit of generosity is simply not something you can produce by establishing a standard. (Taken from J.D. Greear, pages 129-130 of [Gospel: Recovering the Power that Made Christianity Revolutionary](#))

Let me repeat: I really like this pastor. He is committed to the proclamation of the Gospel in the same way I am. But I couldn't disagree with him more on both his hermeneutics and his conclusion. First of all, no serious Bible student would confuse Jesus' conversation with the Rich Young Ruler with a discussion on local church giving. Context is everything! Jesus wanted to expose this self-righteous man's heart for what it really was – sinful and rebellious. Jesus wanted to show this man that he loved his “stuff” more than he loved God. And Jesus wanted to show his disciples that money is a powerful idol and in no way should be seen as proof that God's hand of blessing is on an individual.

Another example is Zacchaeus. Jesus is never recorded in this story as having required any kind of giving from Zacchaeus. He showed Zacchaeus kindness that he did not deserve. Zacchaeus was overwhelmed by the grace of God; he was convicted of his sin and voluntarily gave more than what the Law required in restitution. This has no application to the support of the ministry or ministers of the local church.

Finally, the Luke 11 passage (see Matthew 23 for a parallel passage), in which Jesus rebukes the Pharisees, clearly supports what the Law required in regards to tithing. The giving of this Pharisee was good in that it represented obedience, but it was bad in the sense that it took the place of justice and the love of God. So this is a clear, if not tacit, approval by Jesus for the tithe.

Below I've listed the reasons I believe tithing is the appropriate and normal way that the ministry of the local church should be supported.

Reason #1: The tithe is supported by Jesus.

Jesus commanded the tithe. In parallel passages from Matthew and Luke, Jesus rebukes the Pharisees for their neglect of the important characteristics of a "good heart."

Matthew 23:23 *"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices — mint, dill and cummin. But you have neglected the more important matters of the law — justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former."*

Luke 11:42 *"Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone."*

Many popular books on the subject make light of these passages. Even though Jesus clearly says that the Pharisees "should" have continued to tithe,

the application to church giving is not made. Understandably, Jesus is talking to Jews still operating under the Law of Moses; I get that. But this shouldn't take anything away from the force of his command ("should") to tithe. If we try to explain away the pertinence of this passage as support for tithing by saying it belongs to an Old Covenant dispensation, then we are at the same time accusing Jesus of demanding that these men fulfill the Law of Moses in order to be made right in God's eyes. Remember, Jesus said that they should tithe as well as practice justice, love, mercy, and faithfulness. All these practices were please to the Lord. Nothing he said had an expiration date attached to it.

All that he commanded regarding tithing in Matthew and Luke was consistent with Kingdom living. Clearly, Jesus was establishing the rightful practice of tithing while exposing the Pharisees' evil hearts in regard to the important matters of justice, love of God, mercy and faithfulness. I think the burden of proof rests on anyone who claims that nowhere in the New Testament is tithing commanded. No one has to stretch the rules of hermeneutics in order to find positive support for the tithe in these two passages.

Reason #2: The Apostle Paul taught that the tithe was commanded.

In his discussion of why those in the church should support the pastors and ministries of their church, Paul appealed to what "the Lord commanded."

1 Corinthians 9:7-14 *Who serves as a soldier at his own expense? Who plants a vineyard and does not eat of its grapes? Who tends a flock and does not drink of the milk? 8 Do I say this merely from a human point of view? Doesn't the Law say the same thing? 9 For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned? 10 Surely he says this for us, doesn't he? Yes, this was written for us, because when the plowman plows and the thresher threshes, they ought to do so in the hope of sharing in the harvest. 11 If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? 12 If others have this right of*

support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ.

13 Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar?

14 In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.

Verses 13 and 14 are essential in building an argument for the idea that Jesus Christ commanded the tithe. In verse 13 the Apostle Paul reminds his readers of what they were very aware of. Under Jewish Law, the priests were supported by the tithe from God's people. We know that in the Old Testament God designated one of the twelve tribes of Israel, the tribe of Levi, to be the tribe that would serve God as priests at the Tabernacle and, later, the Temple. So instead of giving them a portion of land, God determined that these vocational ministers should live off the tithes of the other eleven tribes.

In **Numbers 18:20-21** God said to Aaron, "You will have no inheritance in their land, nor will you have any share among them; I am your share and your inheritance among the Israelites. 21 "I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting."

When we tithe today to support the ministry of the local church, we honor that principle. Look at verse 14: "In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel." The phrase "in the same way" directly ties what was practiced by Israel (tithing to support its vocational ministers) with what SHOULD be practiced by the local church.

But beyond that, the Apostle Paul connects this practice with the "command" of Christ. Again, look at verse 14: "In the same way, the Lord has commanded..." This begs the question, if Jesus didn't command the tithe, what

did He command? Someone might want to wiggle out of this connection by insisting that the reference to “the Lord” is a reference to God in the Old Testament. But I don’t think there is any question that it is Jesus that Paul is referring to. His normal way to refer to Christ is to use the term “The Lord.” (See, in the same context: 1 Corinthians 9:1-2).

Someone else might insist that what is being commanded here is not 10% giving or tithing, but simply the practice of support (any amount) for the ministers of the local church. This is the view of John MacArthur. In his commentary on 1 Corinthians he states that *“Paul had the right to ask for support because the Lord had ordained the principle... Both God's Law and God's Son teach that His prophets, teachers, and ministers are to be paid for their work in the Lord.”*

I’ll grant that that is a possibility. But is that the most natural reading of this passage? What did the original readers understand when they read these words from the pen of the Apostle? Piper says, *“The least Paul is saying is that those who spend their lives in the service of the Word of God should be supported by the rest of the Christians. But since he draws attention to the way it was done in the Old Testament as the model, it seems likely that tithing would have been the early Christian guideline, if not mandate.”* (see: <http://www.desiringgod.org/messages/toward-the-tithe-and-beyond>)

Reason #3: Under Grace or the New Covenant, more is required than when people were under the Law.

Timothy Keller and others do not try to connect tithing to 1 Corinthians 9 but instead insist that if the Law requires 10% support for vocational ministers, then, under grace, we “New Covenant” believers should do that and more. Support for this comes from the Sermon on the Mount. Let’s look at some examples of Jesus “raising the bar” for his listeners.

Matthew 5:21-22 "You have heard that it was said to the people long ago, 'Do not murder, and anyone who murders will be subject to judgment.' 22 But I tell you that anyone who is angry with his brother will be subject to judgment."

Matthew 5:27-29 "You have heard that it was said, 'Do not commit adultery.' 28 But I tell you that anyone who looks at a woman lustfully has already committed adultery with her in his heart."

Matthew 5:31-32 "It has been said, 'Anyone who divorces his wife must give her a certificate of divorce.' 32 But I tell you that anyone who divorces his wife, except for marital unfaithfulness, causes her to become an adulteress, and anyone who marries the divorced woman commits adultery."

Matthew 5:33-34 "Again, you have heard that it was said to the people long ago, 'Do not break your oath, but keep the oaths you have made to the Lord.' 34 But I tell you, Do not swear at all: either by heaven, for it is God's throne..."

The words of Jesus "but I tell you" attached to each of these Old Testament Laws announced that there is a new standard of obedience. Most New Testament scholars would agree that this new standard has to do with the condition of one's heart, not more to do. In other words, the new standard is DEEPER, not necessarily HIGHER. So, the "raising of the bar" has more to do with motivation than the amount given, but it doesn't make sense that the amount given would go down if we have a better understanding of Jesus, the Kingdom, and the gospel than those who lived before Jesus came into the world.

I have no problem with that. This view doesn't support tithing as a command to us, but it does show that we are headed in the wrong direction if we think that LESS THAN 10% is required under the New Covenant.

Chapter Three: Obedience is a Process, Not an Event

Someone might say, "If tithing is commanded, then anyone who doesn't do it should be rebuked." I like John Piper's words here. He said, "*I have called this message 'Toward the Tithe and Beyond' because I know that many of you are not there yet and may be moving toward the practice of giving 10% of your gross income to the work of Christ.*" The reality we all face as pastors is that the average person in our flock has a long way to go before they can extricate themselves from a lifestyle funded by debt. Even if they wanted to start giving 10% immediately, it would be next to impossible unless they got a second job.

So is it a "sin" if someone doesn't tithe? That is a very difficult question to answer, but I will try. Sin is rebellion. The person that is a growing giver is no longer in rebellion to God's claim on their life and the resources entrusted to them. In other words, even if a growing giver had not reached the 10% threshold, they are obviously no longer resisting God's command to give. Grace doesn't eliminate the command to give; instead, grace gives us the power to obey the command. All believers are to grow in the grace of Jesus Christ (2 Peter 3:18). No one has finished growing, so we are all in a growth process of some sort. It just might be that giving is where most need to be taking a "next step."

Jesus told his disciples to go into the entire world, making disciples of all nations, baptizing them and teaching them to obey all that he commanded. Jesus also said, "*If you love me, you will keep my commands.*" (John 14:15) So Jesus expects us to keep his commands; but, at the same time, he allows his disciples time to "get it." He put up with less than perfect obedience and faith from his own disciples. He was disappointed in them because of their inability to deal with demons (Matthew 17:19-20). He rebuked Peter in Matthew 16 for trying to dissuade him from going to Jerusalem, saying, "*Get behind me, Satan!*" At his death, all but John abandoned Jesus. They were terrified that they could meet the same fate as their Master. But after the Resurrection of Jesus, all was forgiven and they were called upon to lead the church. When it comes to

following Christ, we all take baby steps before we run. I really don't think that there is any argument here.

Every believer is responsible to grow in their giving to become a faithful 10% giver. Just because we can't or are unwilling to do that immediately doesn't disqualify us from growing, step by step, in the process of developing this discipline. Once we have developed the tithing discipline, we can then move on to become generous givers. This discipline unlocks and redirects the heart to move us from "I have to give" to "I want to give more."

Section Two: Gospel

Chapter Four: Grace is Opposed to Earning, Not Obedience

"So the commandments of God in the Bible are a means of liberation, because through them God calls us to be what he built us to be... If you disobey the commands, not only do you grieve and dishonor God, you are actually acting against your own nature as God designed you."

- Timothy Keller (Every Good Endeavor)

A very important understanding of the Gospel is the idea that, as a believer, there is nothing I can do to cause God to love me more, and nothing I can do to cause Him to love me less. Because of this truth, some have concluded wrongly that it doesn't matter if we obey God when it comes to giving. But it does matter. The Gospel speaks to our motivation for obedience; it doesn't cancel the need for obedience.

I think there is a general misunderstanding in many Evangelical churches regarding this matter of obedience. Preaching obedience is not the same thing as preaching the Law. Let me try to explain.

The Law was/is good. It is a gift to us to show us God's character and what a life of thriving looks like. Under the Old Covenant it was a means to receive blessings, and that is where the confusion lies. Jesus made it very clear

that no one can be saved by observing the Law, and he never supported the idea that God would bless you materially if you obeyed the law. The same thing can be said about the Apostle Paul. So when Jesus commanded his disciples (us) to obey Him, he was not referring to the blessings and curses of the Old Covenant. He was simply outlining what life looks like when He is the King of our life. Obedience to His commands is the expected way for us to honor Him as King. If there is no desire for, or fruit of, obedience, then it is appropriate for that person to question their own relationship with Christ: is it real or not?

Obviously, when Zacchaeus encountered the grace of God in the person of Christ, his relationship with money changed immediately. In Luke 19, Jesus, while still with Zacchaeus and His disciples, tells the parable of the minas. In this story he illustrates the importance of becoming a good manager of all that God entrusts to us. Note, if you will, the importance of the timing. There is no instruction on stewardship until Zacchaeus' heart is changed by God's kindness. But now that his heart is changed, there is an expectation taught by Jesus regarding his next step as a disciple. Jesus tells this parable to explain that as His disciple, he is now a manager of the money God gives to him, not an owner. He is expected by Jesus to be faithful in investing entrusted resources in harmony with God's purposes.

The gravitational pull of "religion" (as Keller explains religion: "*I obey God in order to get things from God.*") is to connect obedience to earning something from God. This is the outcome when pastors connect giving with material blessing. In order to understand the back story on why so many do this, I think it is important to review the differences between the Old Covenant and the New. Any misunderstanding of how the two covenants were to be understood and applied sets the stage for "religious" teaching regarding giving. Let me see if I can briefly explain these covenants. (See a more detailed explanation in Appendix A at the end of this ebook.)

Old Covenant Observation #1: The Mosaic Covenant was a promise given to Moses for the people of Israel. It was for a limited amount of time (until the New Covenant was employed – see Hebrews 8:13), for a limited group of people (the Jews), and for a specific purpose (to draw all nations to the worship of Jehovah).

Deuteronomy 28:9-10 *The Lord will establish you as his holy people, as he promised you on oath, if you keep the commands of the Lord your God and walk in his ways. ¹⁰ Then all the peoples on earth will see that you are called by the name of the Lord , and they will fear you.*

Isaiah 42:6 *"I, the Lord, have called you in righteousness; I will take hold of your hand. I will keep you and will make you to be a covenant for the people and a light for the Gentiles..."*

Old Covenant Observation #2: The Mosaic Covenant employed the promise of both “blessings” and “curses.”

- If the nation of Israel worshipped God exclusively, He would bless them with prosperity, peace, and land. This exclusive worship of Jehovah had some corollary requirements. Two I will mention here: they were to trust God exclusively for their protection and therefore were forbidden from making treaties with other nations; and they were not to inter-marry and take as wives of those who worshipped other gods.

Deuteronomy 29:9 *Carefully follow the terms of this covenant, so that you may prosper in everything you do.*

- If they failed to worship Jehovah exclusively and hold to the other commands of the covenant, they would become poor, be enslaved, and lose their land.

Deuteronomy 28:15 *However, if you do not obey the Lord your God and do not carefully follow all his commands and decrees I am giving you today, all these curses will come upon you and overtake you.*

Old Covenant Observation #3: The practical implications of the Old/Mosaic Covenant was that the Jews expected blessings when they lived righteously.

Psalms 128:1-2 *Blessed are all who fear the Lord, who walk in his ways. 2 You will eat the fruit of your labor; blessings and prosperity will be yours.*

Proverbs 13:21 *Misfortune pursues the sinner, but prosperity is the reward of the righteous.*

This is where the “prosperity gospel” goes terribly wrong. The prosperity expected by faithful Jews was experienced in the context of God's promises of blessings found in the Mosaic/Old Covenant. That particular Covenant has expired, and therefore, our expectation of material blessing needs to go away as well.

J.D. Greear said: “The so-called ‘prosperity gospel’ teaches that it is never God’s will for His people to be poor or sick or troubled in any way. Proponents of such beliefs call on people to see the evidence of God’s blessing as material and physical well-being. Let me be blunt: The prosperity gospel is a lie. God does love to give gifts to His children, and He delights in our successes. But the greatest prosperity is not driving a new car; it is knowing Him and having a life that brings glory to him. Preaching a message that says if you come to Jesus, He will make you rich is not only wrong, it leads people to idolatry rather than faith. It leads people to use Jesus, not to love Him.” (Gospel, p. 183) I couldn’t agree more.

Old Covenant Observation #4: By the time Jesus came on the scene, most Jews believed that their eternal destiny (as well as material prosperity) was determined by their own righteousness. They confused and mixed the

Abrahamic Covenant (salvation is by grace through faith) and the Mosaic Covenant (material blessing is earned through obedience).

Mark 10:24-26 *The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! ²⁵ It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." ²⁶ The disciples were even more amazed, and said to each other, "Who then can be saved?"*

The disciples were amazed, because they thought that material wealth was a sign of God's blessing. They thought that because of the Old Covenant promises, only the righteous were blessed by God. This confusion continues today. The Apostle Paul went to great lengths to make sure his readers knew the difference between what was experienced by Abraham because of faith and what was experienced by Moses because of obedience.

Romans 4:1-5 *What then shall we say that Abraham, our forefather, discovered in this matter? ² If, in fact, Abraham was justified by works, he had something to boast about — but not before God. ³ What does the Scripture say? "Abraham believed God, and it was credited to him as righteousness." ⁴ Now when a man works, his wages are not credited to him as a gift, but as an obligation. ⁵ However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.*

Unfortunately, the Apostle Paul had to continuously draw a distinction to salvation by grace through faith (what Abraham experienced) and the Old Covenant promise of blessing for the righteous. The Mosaic Covenant had nothing to do with anyone's salvation; it had everything to do with motivating obedience by people who had already placed their faith in God. This confusion is expressed again by the Apostle later in his letter to the church in Rome.

Romans 10:1-4 *Brothers, my heart's desire and prayer to God for the Israelites is that they may be saved. ² For I can testify about them that they are zealous for*

God, but their zeal is not based on knowledge. ³ Since they did not know the righteousness that comes from God and sought to establish their own, they did not submit to God's righteousness. ⁴ Christ is the end of the law so that there may be righteousness for everyone who believes.

Contrast this with the New Covenant:

As believers today we live under the New Covenant, and therefore, we are not promised the blessings or curses associated with the Law. This means that it is thoroughly inappropriate, for a communicator of biblical truth to appeal to Malachi 3 in talking about our role as givers today. Israel was free to test God with their giving – we aren't. Under the Old Covenant, tithing led to an outpouring of material blessing on Israel – we aren't promised this. When God, through Malachi, tells his people that he will fill their storehouse to overflowing if they would obey Him. Clearly, Malachi 3 is a passage directed at Israel and connected to their success or failure to obey the terms of the Mosaic Covenant.

We serve God under a New Covenant. In **Jeremiah 31:31-32** (also Hebrews 8:8ff.) we read, *"The time is coming," declares the Lord, "when I will make a new covenant with the house of Israel and with the house of Judah. ³² It will not be like the covenant I made with their forefathers ..."* If we fail to make this distinction between the two covenants, we are going to put a "gospel cancelling" burden on our people.

An example of this confusion is seen in the over-used "Tithing Challenge." The originator of this "challenge" is unknown to me, but Pastor Craig Groeschel has made it popular. At the Life Church website (<https://www.life.church/giving/challenge/>) anyone can see this challenge:

Take the Three-Month Tithe Challenge.

The Bible asks us to give our first and our best back to God, and He will bless the rest. We return to the Lord 10% of what He's given us because it belongs to Him.

If you're not tithing already, a great way to start is with the Three-Month Tithe Challenge. Essentially, it's a contract based on the promises of God in Malachi 3:10-11. If you tithe

for three months and God doesn't hold true to His promises of blessings, we will refund 100% of your tithe.

Another of the ways the NEW is not like the OLD Covenant is that there is no longer "material blessing" associated with obedience/giving. The Inauguration of the New Covenant by Jesus is recorded as part of the Last Supper: **Luke 22:20** *In the same way, after the supper he took the cup, saying, "This cup is the new covenant in my blood, which is poured out for you. Since the death and resurrection of Jesus, all believers are already "blessed" in Christ. "Praise be to the God and Father of our Lord Jesus Christ, who has blessed us" (past tense with continuing consequences) "in the heavenly realms with every spiritual blessing in Christ." (Ephesians 1:3)* There is nothing, not even tithing, that we can do to get God to bless us more than He has already!

I'm well aware that I am messing with the one motivation that "works" in getting church people to give. But if we are going to come to some kind of consensus about giving in the local church, we have to build that consensus on the sound fundamentals of good hermeneutics. We can no longer "allow" people to hear what they want to hear – we need to be clear. God is not encouraging us to give in order to be materially "blessed" by Him.

Chapter Five: Our Over-Promising For God Means that Someday God Will Be Seen as Someone Who Under-Delivers

We have to get away from encouraging our people to "give to get." Teaching our people to "give to get" keeps them self-centered; the very thing Christ called us out of. This teaching also allows us to continue to worship Mammon (the only false god that Christ actually named) while looking like we are worshipping Christ (giving). Grace is opposed to earning, not obedience; but obedience in giving with the idea that God is now obligated to bless us, is

just as bad. It is just another way to practice **Religion** instead of the **Gospel**. The differences in his book Center Church, For instance:

- **Religion:** “**I obey; therefore I’m accepted.**” In other words, God accepts, blesses, and gifts us based on our performance.
- ❖ **Gospel:** “**I’m accepted, therefore I obey.**” In other words, God is the initiator of all things in our relationship to Him. I’m accepted, blessed and forgiven by Him before I do anything.

- **Religion:** “**Motivation is based on fear and insecurity.**” In other words, I need to give to or serve God so that bad things won't happen to me.
- ❖ **Gospel:** “**Motivation is based on grateful joy.**” In other words, I give and serve out of a sense of joy that is experienced as I contemplate God’s goodness to me in His Son, Jesus Christ.

- **Religion:** “**I obey God in order to get things from God.**” In other words, my real goal is more stuff and a comfortable life. I am giving to God in order to use Him for my own material and physical benefit.
- ❖ **Gospel:** “**I obey God to get God, to delight in and resemble Him.**” In other words, my giving to God fulfills my desire to honor Him and follow in his lead in my life.

Unfortunately, a “religious” approach to giving is being used by pastors who we know are otherwise very committed to the Gospel. One of these pastors, Andy Stanley (someone I like and respect), gave this explanation of Jesus’ teaching on **Matthew 6:25, 31-33**: *“There, at the center of Jesus’ teaching, is a new deal for anyone who will follow Him. The deal is simple. When you make God’s Kingdom your first priority, He promises to provide what you need to*

live. In other words Jesus is saying, 'If you will be all about My needs – taking care of the poor and making disciples – I will be all about your needs... He promised that if they kept their end of the deal, He would – with certainty – meet their needs.' (Andy Stanley, Fields of Gold, p.72)

To anyone who takes a few moments to think about the plight of the persecuted church, this “promise/deal” must be understood as confusing, at best. Let me just say it clearly: there is no “deal.” If there were, how do we understand what happened to the millions of Christians who died: in China under Mao, in the Soviet Union under Lenin, Ugandans under Idi Amin, Sudanese under Omar Hassan Ahmad al-Bashir, or Iraqis under Isis. They are all examples of Christians who not only were persecuted, but who didn't have their needs provided by God in order to stay alive. Their material and physical “needs” were not met by God as part of a “deal.” It is unthinkable to me that none of these saints (small s) and martyrs was committed to giving to meet the needs of the poor and to expand God's Kingdom.

Our teaching about giving cannot just be true in America. If it isn't true for Christians everywhere, it's not true anywhere. If our interpretation of scripture doesn't square with the hard reality of persecution and poverty suffered by Christians around the world, we have to try again.

Let's now consider a text that many use to support this idea our giving guarantees God's supply of all we need. In **Matthew 6:25, 31-33** we read these words of Jesus, *"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? ...31 So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For the pagans run after all these things, and your heavenly Father knows that you need them. 33 But seek first his kingdom and his righteousness, and all these things will be given to you as well."*

I believe we should understand Jesus' words here in a proverbial sense. The original listeners to Jesus' Sermon on the Mount certainly had seen flowers wither and die because of lack of water. They had seen birds and other animals die of disease and lack of food. So, there is no way they could have taken Jesus' words as an ironclad guarantee that whoever gives to God will always have their material and physical needs met. There is no deal here.

Another passage that is a favorite of pastors desiring to motivate giving in their churches by appealing to a "deal" between givers and God is **2 Corinthians 9**. Again, notice that this misuse of scripture is another attempt at obligating God, by claiming there is a guarantee that God will take care of anyone who gives generously.

2 Corinthians 9:6-8 *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8 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.*

Even John Piper sees this passage as a PROMISE from God of sufficient supply of all we need in return for generous giving. He says, "Giving in a regular, disciplined, generous way—up to and beyond the tithe—is simply good sense in view of the promises of God. Verse 6 says, 'He who sows bountifully shall also reap bountifully.' Then verse 8 says, 'God is able to make all grace abound to you that always having all sufficiency . . . ' In other words the 'bountiful reaping' promised in verse 6 is explained in verse 8 by God's pledge to give a sufficiency for us and an abundance for good deeds."

<http://www.desiringgod.org/messages/toward-the-tithe-and-beyond>

My understanding of the Gospel is that God has already blessed us in Christ (again, Ephesians 1:3). God is never obligated in any way to give us more

in this life than what we already have. Paul is very careful in his word choice here. He says, God is able (not “God has promised”) to make all grace abound to you ... In other words, God is not obligated to match every gift with a material blessing. Everything that comes from Him to us is an undeserved gift, not the fulfillment of an obligation.

The kind of reaping that is described in **2 Corinthians 9:6-8** could, and I think, should be understood in light of what Jesus said in **Luke 16:11**, “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” Jesus clearly tells his listeners that there are better riches than material riches. Now when we re-read 2 Corinthians in light of Jesus’ teaching, it is easy to see that the Apostle Paul is probably referencing the fruits of grace that abound in us as a result of our generosity. This is not to say that the Apostle Paul wasn’t trying to encourage the Corinthian church to be generous. He wanted them to see that their generosity MAY (not, will) also result in God providing more material abundance in the future to meet the needs of the poor. I don’t think that this should be confused with a PROMISE. If it is a promise, the Apostle Paul does not speak for God (see again all the Christians who never received the fulfillment of this “promise” since they starved to death).

Another passage that is often misused to justify the idea that “our giving obligates God” to bless us materially is 2 Corinthians 9:10-11.

2 Corinthians 9:10-11 *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. 11 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.*

The reason I understand these passages as promising “spiritual,” not “material” blessing is found in 2 Corinthians 8. The Apostle Paul warned the church in Corinth not to think that they could ever give in such a way that they

were shielded from being in need (materially) someday. Look at **2 Corinthians 8:13-14**: *Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. 14 At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need.*

From what Paul writes here, it is obvious that our giving does not guarantee that God will meet all our physical and material needs. When people say, “*you can't out-give God,*” they are disagreeing with what the Apostle Paul is arguing here. His point is: YOU CAN GIVE TOO MUCH...YOU CAN PUT YOURSELF IN NEED, and that's not good. Unfortunately, too many teachers of the Bible have used clichés as a license for not being clear. This is an example of that.

The reason it isn't good to “over-give” is because others will then have to take care of you. Notice also that Paul doesn't expect giving sacrificially to be an ironclad guarantee that God will meet all their material needs. His encouragement to the Corinthians is that they can count on others to pitch in if they are ever in need. If giving more meant an abundance of material blessing then why don't we see the Apostle Paul telling the poor in Jerusalem to simply “give more?” He ties the reason for their poverty to famine, not disobedience. If he really believed that with giving comes a guarantee of God's material supply of all their needs, then he could have easily said so. This would have made the collection of a “relief offering” un-needed. And if that money wasn't needed to relieve that suffering of the poor, it could have been used for Kingdom expansion; a priority to him.

Chapter Six: Love is the Gospel Motivation for Giving

2 Corinthians 8:9 *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. This passage reminds us that we love Him because He first loved us. We respond to His goodness by a desire to honor and love Him.

The kind of “riches” the Apostle Paul is referring to above has to be “spiritual.” The “poverty” of Jesus is a metaphor for his willingness to become a Servant who saves. Jesus said, “...*the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.*” (Matthew 20:28) Because of this, our “riches” were guaranteed when we placed our faith in Him. His humility/poverty guaranteed our spiritual abundance IN HIM. To try to make this verse a promise of guaranteed material provision for those that give generously is to turn the gospel on its head. We deserve nothing but death and punishment. We are only rich as we are found in Him. This knowledge should produce gratefulness and joy which in turn prompts us to give out of love for Him.

Jesus said, “*Whoever has my commands and obeys them, he is the one who loves me.*” (**John 14:21**) So love and keeping the command to give go together. A problem arises, however, when we decide that love is a feeling and that loving God by giving means that we give what we feel at the time. Unfortunately, I think that many Christians do this. J.D. Greear wrote something I really agree with: “*We are changed not by being told what we need to do for God, but by hearing the news of about what God has done for us.*” (Gospel, p. 64) What happens in our heart when we hear what God has done for us in Jesus Christ? We love Him. And what happens when we love Him? We obey his commands.

If we love God, we will want to honor Him. We are told in **Proverbs 3:9**: “*Honor the Lord with your wealth, with the first-fruits of all your crops...*” Even though God owns everything, our giving to Him from what He has given to us honors Him. The first 10% of everything He has entrusted to us is evidently something that He feels very strongly about – it is His in a very special way.

When we withhold it from Him, it dishonors Him. Moses' instructions on giving were recorded in Leviticus 27:30-31: "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.*"

So everything belongs to God, but the first 10%, the first and the best, belongs to Him in a special way: it is holy (set apart for God's purposes) to Him. It is that gift that sufficiently honors Him. I believe this instruction is a gift and not a burden to us. Because of this instruction, we can know that we have honored Him. Otherwise, we would continue to second guess ourselves, knowing that there is always more that we could have done. J.D. Greear describes his bout with Religion this way... "There is always one more ministry to fund, one more orphan to feed, one more homeless shelter to supply, and one more group of people to reach." The standard of the tithe is a gift to us from God. Because of this standard of faithfulness, we can put our heads on our pillows at night knowing we have sufficiently honored Him.

I like what John Piper wrote: "And this is the way it is with our money and God. Giving God a tenth of our income does not deny that all our money is God's, it proves that we believe it. Tithing is like a constant offering of the first fruits of the whole thing. The tenth is yours, O, Lord, in a special way, because all of it is yours in an ordinary way." (Toward the Tithe and Beyond) Let's honor the Lord with our gifts.

Section Three: Being a Growing Gospel GIVER

Chapter Seven: A Benefit to the Gospel Giver is Trust from God

The challenge of having an abundance of resources is to manage them well. God is the owner and provider of all things (**Psalm 24:1 & 1 Chronicles 29:14**). Some of whatever we receive from Him is to be used for His purposes. If

a Gospel Giver understands this truth, almost nothing more needs to be said. When we see ourselves as “managers” and not “owners” of what God has entrusted to us, our perspective on money changes dramatically. Not only that, but giving changes from being a problem to overcome to a responsibility to achieve.

To underline this principle of stewardship, Jesus told two very similar parables: the parable of the Talents (**Matthew 25**) and the parable of the Minas (**Luke 19**). Both parables were meant to communicate the importance of using what God has given us for His purposes. Anyone who successfully understands that the money God entrusts to us is to be used in accord to His wishes, and does what He says to do with His money, is the one who is seen as “faithful.”

Jesus made it very clear that if we are faithful with a little worldly wealth, we can be trusted with more important things. In **Luke 16:10-13** he said,

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? 12 And if you have not been trustworthy with someone else's property, who will give you property of your own? 13 "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Notice the comparison between “worldly wealth” and “true riches.” Jesus is arguing that if we are found faithful in handling the money entrusted to us by God (the money we earn) then we can be trusted with matters more important than money. Unfortunately, much teaching on giving makes the accumulation of more money the “end game.” To Jesus, this is short-sighted and misses the point as to why we exist. We are here to serve Him and His purposes. When we just want to accumulate more money, we show that we serve Mammon/Money, not God.

Before moving on to another benefit of being a gospel giver, I want to connect this thought with **2 Corinthians 9:8-13**: *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.* *9 As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever."* *10 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.* *11 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.* *12 This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God.*

What we see here is a clear reference to the trust given by God to the one who has handled worldly wealth in a generous way. The Apostle Paul is describing a life of generosity – the funding of God’s Kingdom expansion and gifts to the poor (He quotes Psalm 112). The results of this generosity are:

- The generous giver is often trusted with more money, since they have a track record of using what God has given them for “good works.” Good works in this context has special application to helping the poor. But since Paul has told us of our responsibility to fund His mission in the world through His local church, that, to me, would qualify for the status of a “good work” as well. Paul doesn’t “promise” that the giver will get rich, but instead, he says that “God is able” to supply the generous giver with all they need and more. **v.8** *“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.”* These words do not obligate God to provide more to the giver than what they gave, but it should be an encouragement to all of us to be a faithful and generous manager of all that God has entrusted to us.

- Many people are thanking God for entrusting the generous giver with extra money. **V.11** *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.* “Rich in every way” means that the giver's heart has been transformed, not just their pocketbook. The reason God is delighted to be so generous to the giver is because he knows the giver will be generous in return. We prove to be a dependable pipeline for God's resources when we serve His interests in the way we give.

Chapter Eight: A Benefit to the Gospel Giver is a Disciplined and Delighted Heart

Jesus taught that the antidote to materialism is giving. It is interesting to me that almost no one admits that they struggle with materialism, and yet Jesus points to this as a common problem. Maybe that's why Jesus said to “watch out” for this subtle sin. We don't have to wonder if we have committed adultery or stolen something, but we need help in diagnosing materialism in ourselves. To help us, Jesus told this story:

Luke 12:15-21 *Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."*
16 And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself, 'What shall I do? I have no place to store my crops.' 18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ' 20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

In this parable Jesus names as a fool the person who wants to continually store things up for himself instead of using what God has entrusted to him for His purposes. The term "fool" isn't thrown around lightly in scripture. It describes the one who thinks to himself, "there is no God" (Psalm 14:1). In this parable we see that the fool is someone who thinks that he isn't accountable to God for what he does with what he has been given. The fool lives life completely self-absorbed, accumulating more and more wealth because he thinks that it will satisfy. He is materialistic and greedy.

In **Hebrews 13:5** we are told to make sure our character is free from the love of money, being content with what we have. This is the opposite of what is true of the fool. The only hope for us fools is to practice a discipline that will free ourselves from the love of money: the discipline of giving. Every time we give a tithe, we must deal with the competing desire to spend that money on ourselves. Please note, to give is to NOT BUY. This act of giving engages us in a war on covetousness. We are tested over and over again until the pull of materialism is dimmed by the pull of God. We are directing our heart by directing our treasure. Jesus said in **Matthew 6:21**, "*For where your treasure is, there your heart will be also.*" Tithing is God's great antidote to materialism. And when our heart is set free to pursue God's objectives and our heart is aligned with His Kingdom objectives, we experience His joy. **John 15:10-12** *If you obey my commands, you will remain in my love, just as I have obeyed my Father's commands and remain in his love. 11 I have told you this so that my joy may be in you and that your joy may be complete.*

Chapter Nine: Giving in the Grand Scheme of Things

There are a lot of things we can and should do with the money God supplies to us through our work. Giving is the first and most important option in

that list. But a good steward of God's resources has choices to make. The Bible teaches us that we can also:

- Meet the needs of our immediate and extended family. Paul writes in **2 Thessalonians 3:10**: *"For even when we were with you, we gave you this rule: 'If a man will not work, he shall not eat.'"*
- Invest for future needs. We are told in Proverbs that wealth-building is a wise thing to do.

"The crown of the wise is their wealth." (14:24)

"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." (13:11)

"Go to the ant, O sluggard; consider her ways... she prepares (and saves) her bread in summer and gathers her food in harvest." (6:6-8)

- Leave an inheritance that can bless our grandchildren. (13:22)
- Enjoy it. **1 Timothy 6:17-18** *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.*

Behind each of these other uses for money is an excuse waiting to be given as to why we don't give. Someone might say, *"I don't give because my family needs _____."* *"I don't give because I might not have enough to retire."* *"I don't give because I work hard and I deserve to enjoy myself."* That's why I believe that with the commandment to tithe, we are told to do it "first"! There is something profoundly wise found in **Proverbs 3:9** *Honor the Lord with your wealth with the firstfruits of all your crops...* When we give the first of what we earn, we have disciplined ourselves to what is good with the rest.

It is interesting to me that God always wants what is "first." He wanted the first of offspring, the first-fruits of crops, and the wealth from the first city (Jericho)

conquered in the Promised Land. Again, everything belongs to the Lord, but the first is His in a “special way.” The only way we will be successful in becoming a growing giver, and then, a faithful giver, and finally, a generous giver is to make giving a priority in our financial life. Too many Christians try to give from what is left over, and obviously, according to giving statistics, this hasn’t been working. This practice dishonors God and is a recipe for failure in becoming a growing gospel giver.

Chapter Ten: The Only Mandated Recipient of Our Tithe

What I have found in the many years I have asked people about their giving habits is that they feel perfectly justified in giving to other entities besides the local church. Let me be clear: I believe it is perfectly fine to fund other ministries and care for the poor in a variety of ways, but these things should be done after the local church is given the tithe. I know that that statement will be very unpopular with a number of people.

One reason many people like to give to other entities is might be because they believe that their money is going to make a bigger difference than if they gave to the church. After all, there is nothing glamorous about paying for the parking lot to be plowed or the toilets to be cleaned. Parachurch ministries have perfected the art of a direct appeal to the emotions of the giver. They present themselves as “hands on” in actually doing the exciting work of the ministry. Often I see them promote their ministries as an improvement or even a superior alternative to what the local church should do but has fallen short in doing. The result has been that there are ten times as many parachurch organizations as there were 30 years ago, while the number of Protestant churches in the U.S. has remained in the 300,000 range all these years.

With the increase in parachurch ministries in the U.S. there is a corresponding decrease in giving to local church ministries. According to the

National Center for Charitable Statistics, 91,272 non-profit Protestant organizations (not churches) filled a 990 tax form for Christian work last year. These organizations reported total revenues of \$1.8 billion a year, with total assets of over \$4 billion. And these billions did not include any of the country's 106,000 Christian educational institutions.

So many parachurch ministries exist because there are so many causes. One ministry reaches out to athletes, another to the military, another feeds the homeless, and another cares for orphans. All are legitimate and good ministries. But someone might ask, "What about the church? Isn't the church mandated to do these things?" The answer is yes. But the problem is that the church cannot even think about some of these ministries if it cannot cover the costs of the normal, everyday ministries to those that come through its doors.

There is nothing in the New Testament that would suggest that there is any other entity other than the local church that should receive the tithe of God's people. Again, this is not to say that other parachurch entities shouldn't be funded; but it is to say that they should be funded with dollars that are above the tithe. Andy Stanley talks about the value of local church giving as "Preventative Giving." He contrasts this with "Intervention Giving" (that which meets an emergency need) and "Generous Giving" (that which is for the purpose of building buildings and other ministries outside the church). He makes a great point that without the local church doing what it does every day of every week, there would be a lot more need for "Intervention Giving." The local church is where people are equipped for service, where they are built up in the faith, and where they are given the skills and character instruction to stay married and raise children.

All this is to say that the local church is responsible to do the work of the ministry and therefore entitled to the tithe. No other entity has the responsibility to do what the church does. That is perhaps why I have never read in the New

Testament about any other entity, outside the church, that is mandated to receive the gifts (tithes) of God's people.

Final Thoughts

My hope is that we, as a church, can come together and form a consensus around what the Bible really teaches about giving in the context of the New Covenant. I'm very aware that clarification is not the same thing as inspiration. My intent in this short ebook was not to motivate people to give, but to see if we could agree on what the New Testament teaches about giving. I have tried to limit the scope of this ebook to only address the aberrant and controversial teachings that surround this topic.

Knowing that the local church is the hope of the world, my prayer is that it moves forward as a powerful force for good in the world; having the financial strength to fulfill its mission. May all the growing gospel givers experience the encouragement and richness of God's grace.

Appendix A

Ministers of a New Covenant – What Drives “Religious Thinking” in Evangelical Churches Today

Question: How were people “saved” during the period prior to Christ coming to the earth?

Answer: Every person was saved by grace through faith. They didn't place their faith in Jesus Christ, per se, but they did trust that God was who He said he was and that He would do what He said He would do (trust in the promises of God). (See: The Abrahamic Covenant)

Genesis 15:4-6 Then the word of the LORD came to him: "This man will not be your heir, but a son coming from your own body will be your heir." ⁵ He took him outside and said, "Look up at the heavens and count the stars — if indeed you can count them." Then he said to him, "So shall your offspring be." ⁶ Abram believed the LORD, and he credited it to him as righteousness.

Romans 4:1-5 What then shall we say that Abraham, our forefather, discovered in this matter? ² If, in fact, Abraham was justified by works, he had something to boast about — but not before God. ³ What does the Scripture say? "Abraham believed God, and it was credited to him as righteousness." ⁴ Now when a man works, his wages are not credited to him as a gift, but as an obligation. ⁵ However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.

Question: What was the Mosaic Covenant all about?

Answer: The Mosaic Covenant was a promise given to Moses for the people of Israel. It was for a limited amount of time (until the New Covenant was employed) and for a limited group of people (the Jews) and for a specific purpose (to draw all nations to the worship of Jehovah).

Deuteronomy 28:9-10 The LORD will establish you as his holy people, as he promised you on oath, if you keep the commands of the LORD your God and walk in his ways. ¹⁰ Then all the peoples on earth will see that you are called by the name of the LORD, and they will fear you.

Isaiah 42:6 "I, the LORD, have called you in righteousness; I will take hold of your hand. I will keep you and will make you to be a covenant for the people and a light for the Gentiles..."

Note #1: The Mosaic Covenant employed the promise of both "blessings" and "curses."

- If the nation of Israel worshipped God exclusively (this included all that God told them to do as worshippers of Him, they were to trust God exclusively for their protection and therefore were forbidden from making treaties with other nations, and they were not to inter-marry with the wives of those who worshipped other gods), He would bless them with prosperity, peace and land.

Deuteronomy 29:9 Carefully follow the terms of this covenant, so that you may prosper in everything you do.

- If they failed to worship Jehovah exclusively and hold to the other commands of the covenant, they would become poor, be enslaved, and lose their land.

Deuteronomy 28:15 *However, if you do not obey the LORD your God and do not carefully follow all his commands and decrees I am giving you today, all these curses will come upon you and overtake you:*

Note #2: The practical implications of the Old / Mosaic Covenant was that the Jews expected blessings when they lived in accordance to the Law.

Psalms 128:1-2 *Blessed are all who fear the LORD, who walk in his ways. ² You will eat the fruit of your labor; blessings and prosperity will be yours.*

Proverbs 13:21 *Misfortune pursues the sinner, but prosperity is the reward of the righteous.*

Note #3: By the time Jesus came on the scene, most Jews believed that their eternal destiny (as well as material prosperity) was determined by their own righteousness. They confused and mixed the Abrahamic Covenant and the Mosaic Covenants.

Mark 10:24-26 *The disciples were amazed at his words. But Jesus said again, "Children, how hard it is^e to enter the kingdom of God! ²⁵ It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." ²⁶ The disciples were even more amazed, and said to each other, "Who then can be saved?"*

John 9:1-3 *As he went along, he saw a man blind from birth. ² His disciples asked him, "Rabbi, who sinned, this man or his parents, that he was born blind?" ³ "Neither this man nor his parents sinned," said Jesus, "but this happened so that the work of God might be displayed in his life.*

Romans 10:1-4 *Brothers, my heart's desire and prayer to God for the Israelites is that they may be saved. ² For I can testify about them that they are zealous for God, but their zeal is not based on knowledge. ³ Since they did not know the righteousness that comes from God and sought to establish their own, they did not submit to God's righteousness. ⁴ Christ is the end of the law so that there may be righteousness for everyone who believes.*

Question: What is our (as Christians) relationship to the Mosaic / Old Covenant?

Answer: We live under the New Covenant, and therefore, we are not promised the blessings or cursings associated with obedience to the Law.

Jeremiah 31:31-34 (also Hebrews 8:8ff.) *"The time is coming," declares the LORD, "when I will make a new covenant with the house of Israel and with the house of Judah. ³² It will not be like the covenant I made with their forefathers when I took them by the hand to lead them out of Egypt, because they broke my covenant, though I was a husband to them," declares the LORD. ³³ "This is the covenant I will make with the house of Israel after that time," declares the LORD. "I will put my law in their minds and write it on their hearts. I will be their God, and they will be my people. ³⁴ No longer will a man teach his neighbor, or a man his brother, saying, 'Know the LORD.'"*

Luke 22:20 *In the same way, after the supper he took the cup, saying, "This cup is the new covenant in my blood, which is poured out for you."*

Hebrews 9:15 *For this reason Christ is the mediator of a new covenant, that those who are called may receive the promised eternal inheritance — now that he has died as a ransom to set them free from the sins committed under the first covenant.*

Note #1: The Law of Moses is a source of instruction to us, not a means of salvation. We obey the "moral" aspects of the Law of Moses (not the ceremonial aspects, since Jesus Christ is the final and perfect sacrifice for sins and because the role of the Priest is now done away with because Jesus is our new mediator between us and the Father) because the Law...

- Reveals the character of God.
- Reveals the wisdom of God.
- Reveals the purposes of God = how we might thrive as those created by Him.
- Reveals our need for a Savior.

Romans 3:19-22 *Now we know that whatever the law says, it says to those who are under the law, so that every mouth may be silenced and the whole world held accountable to God. ²⁰ Therefore no one will be declared righteous in his sight by observing the law; rather, through the law we become conscious of sin. ²¹ But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify. ²² This righteousness from God comes through faith in Jesus Christ to all who believe.*

Note#2: The foundation to a "religious" mindset is the same confusion that plagued the Jewish Christians in the early church. Instead of living life under the New Covenant, they mixed faith in Christ with their Old Covenant way of believing.

- Some thought that they needed to add works of righteousness to their faith in order to be saved.

John 6:28-29 Then they asked him, "What must we do to do the works God requires?"²⁹ Jesus answered, "The work of God is this: to believe in the one he has sent."

Acts 15:5 Then some of the believers who belonged to the party of the Pharisees stood up and said, "The Gentiles must be circumcised and required to obey the law of Moses."

Galatians 5:2-4 Mark my words! I, Paul, tell you that if you let yourselves be circumcised, Christ will be of no value to you at all.³ Again I declare to every man who lets himself be circumcised that he is obligated to obey the whole law.⁴ You who are trying to be justified by law have been alienated from Christ; you have fallen away from grace.

- Others thought that if they lived good enough lives, that God would bless them.

Hebrews 8:13 By calling this covenant "new," he has made the first one obsolete; and what is obsolete and aging will soon disappear.

Question: Can a Christian "earn" blessings (prosperity / health / etc.) in this life by their obedience?

Answer: No. The moment we were redeemed we were blessed in Christ. The kind of blessings we now receive are spiritual in nature. This is not to say that there will not be rewards in heaven (but that is for a different discussion).

Ephesians 1:3 Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.

Question: So what?

Answer: It matters that we understand and live our Christian lives as New Covenant believers so that we do not fall under the religious bondage of trying to earn blessings from God.

2 Corinthians 3:5-6 Not that we are competent in ourselves to claim anything for ourselves, but our competence comes from God.⁶ He has made us competent as ministers of a new covenant- — not of the letter but of the Spirit; for the letter kills, but the Spirit gives life.