

Six Excuses People Make For Not Giving

Rich Nathan
Sunday, March 6, 1994
Mastering Your Money
2 Corinthians 8:16-9:15

This morning I am continuing in a series that I began at the beginning of this year, so I have been doing it for a little over two months now. That is a series on money. I believe that this is going to be the last talk that I am going to give on money. There are a lot of other prospects of finances that I could be covering. I may take up the subject some time in the future but as I have told you throughout, I really wanted to communicate some very practical things to you. As we go through today's talk, I want to punch home a few basic thoughts so that not only do you have an opportunity to listen to teaching, but you have an opportunity as well to engage in a little behavioral change. After all, that is the purpose of God's Word. It is not there primarily to memorize or to study or to pick apart. It is there primarily to change us. And so, I am going to be underlining that today.

Now, we have not talking about giving money in the typical way people talk on money. I wanted to start with a broader perspective. But last week I began to talk about giving and I want to finish up that subject this week. And I mentioned, and I will repeat myself for those who were not here last week or if you are a newcomer, I am talking about the subject of giving money not because we are about to launch into a major fund raising campaign. There isn't a hook at the end of this and the reason I am talking about giving money at this time is not because Vineyard doing badly. Vineyard is, by God's grace, is doing fine when it comes to paying our bills. We have always ended, by God's grace, every year in the black. I am talking about this because God's Word talks about this and it is my responsibility as pastor here to communicate to you not my own ideas but what God thinks. It is laid out in the Bible. I am compelled by the nature of my job to tell you what the Bible says. And one of the things the Bible teaches on is giving.

What I want to do today is tackle at a heart level the obstacles that you and I have to giving money, and particularly to giving money to the church. Now, let's just be honest with each other and say that most of us have at least some difficulty or some need to stretch in the area of loosening our hands around our money. And I hope through the word of God to identify for you and for me some of the excuses that we make that help us to hold our money tightly. At least if a mirror is held up to your heart that might encourage you to loosen your grip. And certainly that was God's thought as he inspired 2 Corinthians 8:9. As we look at the text, the Lord is going to speak to us about dealing with the excuses that we have regarding giving money. Let's ask God's presence and then we are going to begin.

Let me give you a little background to the text. What Paul is writing about is a collection that he was taking on behalf of the churches in Judea. As I mentioned to you last week, the Jewish converts to Christianity in Judea were particularly

suffering as a result of the famine that was taking place during the decade of the 50's. The reason, I believe, that they bore the specific brunt of the famine was because they were cut off from the Jewish community as a result of their assertion that Jesus was the Jewish Messiah, predicted in the Old Testament. Because these Jews were going around Judea and Jerusalem saying, "Messiah has come. The one that we have been waiting for, the Son of David has arrived on the scene, all promises of God have come about and been fulfilled in Jesus the Messiah," they were being systematically cut out of the synagogues. That final breach didn't occur until 70A.D. with the destruction of Jerusalem, but things were certainly moving in the direction of systematically excluding Jews who believed in Jesus from Jewish life.

And so some of the Jewish leaders of the church in Jerusalem asked Paul if during his evangelization effort in Asia, and as it turned out in Europe, during those evangelization efforts, he would take up a collection for the poor in Judea who were suffering from the famine. Paul said that he was only too glad to do it. He, therefore, spoke to various churches that he had planted about a collection. And he spoke to the church at Corinth and he said, "I am coming. I have talked with you about the need in Judea. I have talked with you about putting away money for this relief effort. And in a few months, I am going to be collecting it." So, we are talking about a relief effort for famine stricken Jewish believers in Judea. Let's pick up the text, 2 Corinthians 8:16-24:

"I thank God, who put into the heart of Titus the same concern I have for you. For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative. And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord, but also in the eyes of man.

In addition, we are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you. As for Titus, he is my partner and fellow worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it."

Well, Paul plunges right into the teeth of one of the major reasons why people don't give. That is an abuse of trust by fund raisers and by folks handling our money. Over the last several years, obviously, there have been numerous reports of charities, United Way and organizations in various cities, where the administrator was making over \$500,000+ salaries. We have had the scandals of the TV evangelists living in palatial surroundings and making some outrageous salary. All of that serves to create an environment where people say to themselves, "I am right to hold on to my money tightly because there has been

an atmosphere of an abuse of trust by those who are collecting money in churches or charities.”

I so much appreciate what the apostle Paul is saying here because he understands the need for trust. He understands that all giving and money must be said in the context of the highest fiduciary responsibility—the context of trust. Let’s look at Paul’s foundational principles for handling money and then the mechanics of what he did.

His basic financial principles for handling money are found in verses 20 and 21. “We want to avoid any criticism of the way we administer this liberal gift for we are taking pain to do what is right not only in the eyes of the Lord, but also in the eyes of men.” Paul understands that there is nothing that opens Christianity and churches up to attack easier than suspicions regarding the handling of money.

Now look at how diligent Paul is in this regard. He holds himself to some really high standards. He doesn’t say, like a lot of the media evangelists that we heard from some years ago, “Well, listen, I feel right before God. And so long as God approves of my methods; he has told me that he approves, I don’t have to please the worldly press. The secular media has been attacking me and has been energized by Satan. I don’t have to respond to all of that and I don’t have to respond to man’s views because I am right in the sight of God. And besides, God has forgiven me, so why won’t you?”

Paul says my responsibility doesn’t end in the handling of money simply by my clear conscience with God. I have a responsibility, not only to have a clear conscience with God in a vertical dimension, but I have a horizontal responsibility to go out of my way to demonstrate integrity in the eyes of people. People can know my heart. Therefore, there must be demonstrable evidence and systems and external accountability devices that lets folks know that I am absolutely above-board in handling money. Oh, God might approve. Everything might be OK between me and the Lord, but that is not enough.

And so, he uses an interesting nautical term in verse 20. He says, “We want to avoid any criticisms...” That word “avoid” literally means to pull the sail down. What he is saying is, using this nautical term, the picture is as sailors go out to sea, and sometimes they meet gale force winds. And in order to protect the boat, they pull their sails down. They don’t leave themselves hanging out there with their sails up. And he is saying, “I know that the church is going to be sailing into gale force winds of criticism. I know the winds are out there. There will be lots of folks, all over the place who are very suspicious about the handling of money. Pastors, leaders, don’t leave yourself exposed to criticism. Make sure you have your back covered. You go overboard because you have a precious cargo on that boat. You are carrying the message of salvation and you need to protect it. So don’t leave the sail up. Do what is right not only in the sight of God when it comes to money, but in the sight of legitimate questions and criticisms, do what is right in the sight of men.”

So, what was Paul’s mechanics in doing what was right in the sight of men? First of all, Paul never handles the money himself. In fact, he goes beyond that

and he says, "You know, it is not a good idea to have just one person handling money, no matter how much integrity they have."

So he says, "Here are some basic rules for churches in handling money. First of all, the way we can handle this gift is that I am going to send you Titus. "For Titus not only welcomed our appeal...with much enthusiasm..." And in verse 23, "And for Titus, he is my fellow worker among you." You know Titus. You trust Titus and so Titus is going to be one of the guys handling the money. You know him already. In churches, people overseeing your money, ought to be people that you know.

Number 2 - Accompanying Titus is going to be a brother who is noted throughout the churches for his integrity. "We are sending along with Titus the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help."

There was somebody who, along with Titus, has an excellent reputation for financial integrity. And third, there is another brother [verse 22] who we also have confidence in. "...We are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you."

They have Titus who they know; a second brother who was noted for his financial integrity; and, a third brother who has shown his zealousness and his confidence in the gospel who Paul is personally recommending. He just doesn't want any question to remain in anyone's mind about the handling of money.

Now, we need to rise to this level to undercut criticism and to remove from people the excuse that "I just don't know how my money is handled or spent and so as a result, I am going to hold onto it." Let me share with you, because I have never done this before, let me share with you exactly what happens to your money from the moment you drop it into the offering plate.

We throw it into a big bag and then we all go out to lunch! I'm kidding.

The money is taken and from the moment it is picked up there are two people present with the money. It is immediately counted by someone on our offering team with another person present. Every nickel is counted including the checks. One person goes through and counts it all and adds it up on an adding machine.

The second person who is watching this process then goes through the same process and it is all noted in a book. The bag is sealed and it is locked. When it is unsealed, there are three more checks of the money to make sure that all of the money is accounted for, one by the bookkeeper; a second, independently, by our data entry person; and a third by our office administrator. So, we have five checks on the money and the discrepancy last year, in an over million dollar budget, was exactly \$1.01, a one dollar and one cent discrepancy.

Every month the bank statements are reconciled by two different people to the penny. That is on the income side.

In terms of our expenditures, no person has any input in this church regarding their own salary or regarding their own benefits. And no person, myself included, has any input regarding the salary or the benefit package of any of their family.

Now, on top of what we do in terms of income and expenditures, because the church has been growing, we felt that in order to give account not only in the sight of God, in feeling like what we do is right, but in the sight of men and women, we needed to institute a series of outside independent reviews and audits by an independent accounting firm. We called around to various churches in the city and discovered that even among the large churches, that most of the large churches in town don't engage an independent auditor or reviewer of the books. But we felt, as we talked about it in the church council, that it would be appropriate for us in this church to set an example to you. And so, we are now in the process of hiring an accounting firm to do an independent review and then get us on a schedule of audits over the next few years in order to issue a statement regarding the accuracy of our books. Because we want to do nothing, in terms of handling our money that will leave us open to legitimate question or criticism.

Now, let me share something here regarding trust that goes beyond auditing statements and accurate accounting systems and having more than one or two people counting money, data entry and all of that. I believe that the essence of trust is relationship. Here is the rule that I think is laid out in the Bible and then I am going to apply the rule to where you give your money.

The rule that I see in the Bible is "show me not only your ministry and not only your plans for ministry, but show me your life and then I will show you my money." Let me say that again, I believe that a general rule laid out in the Bible for cautious Christians is this: Show me not only your ministry and your plans for ministry, but show me your life and then I will show you my money.

Now this principle is violated regularly by American Christians. And then we are upset when things back fire. Brothers and sisters, the focus of biblical giving is the local church. There is a reason for that. It is only in the local church in the concrete set of relationships that we have with one another that you have an opportunity to evaluate not only ministry but people's lives before you give them your money. So many of us are sending money off to folks that we don't personally know. We get a glossy magazine in the mail, or we see a wonderful TV production where the person describes a ministry plan that is so grand and glorious and we take our check books out and flip a check out there. And that is all right if you want to do that. But, sister and brother, the vast, vast bulk of your giving ought to be in the context of a relationship with your local church where you have a chance to evaluate somebody's life to see how a leader lives in the hundreds of bumping into situations that we can do with each other; what a leader drives; how a leader dresses; where a leader goes on vacation; what their character is like; what their reputation is for handling money. All of that should go into where you give money. And to give money, a significant portion of money just out there in appeals by somebody on the radio or some slick brochure that you get that describes a wonderful ministry opportunity is just wrong-headed.

You simply don't know, no matter what kind of balance sheet you get, how the people involved live their lives without personal observation. And it is appropriate for us to say, "Show me your life and the fruit of your ministry and then I will help to subsidize you or that ministry that you are involved in."

I want to say one more thing here about the abuse of trust and then I will move on. Some of us, some of you, have had your trust abused by leaders. And I believe that trust is earned. Trust is not a matter of grace. It is not a given. Just because you meet someone new, you don't simply implicitly say, "Well, I am just going to trust you as a matter of grace." Trust is earned. But for those of you who have been abused by past leaders, you may have seen money abused or power abused, you cannot have that be a forever excuse for not being willing to allow someone else to earn your trust in the future. In the kingdom of God, we cannot look at new leaders and new churches and say, "Never again. I have a forever guard up and I will forever be suspicious." Having been burned, it is absolutely right for you to say, "You are going to have to earn my trust." But we need to add to that, "And I am willing to let you earn my trust and not make you pay the bill that someone else rang up for me."

So, Paul undercuts the major reason why Americans hold onto their money—the abuse of trust. And he meets that with integrity and accountability. Let's look at some other excuses and reasons why people don't give.

2 Corinthians 9:1-5, let's read that.

"There is no need for me to write to you about this service to the saints. For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. For if any Macedonians come with me and find you unprepared, we—not to say anything about you—would be ashamed of having been so confident. 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."

Another reason why we don't give is procrastination. We talk about giving as it says here in verse 2, "...that since last year you...were ready to give; and your enthusiasm stirred them into action...but I want to make sure that you are prepared...that we were not just boasting in vain about you." He is talking about procrastination.

So, the second problem that we have with giving is our failure to plan. And, frankly, this applies not only to the area of our money, but I think that if you examine the problems that you are experiencing in your life, that many of them really are rooted in a reactive style that you have fallen into in your life. Instead of proactively attacking life with a plan, you are finding yourself just floating with circumstance and events and reacting to what other people and what circumstances are determining for you.

I will give you just a couple of examples from my own life recently. Marlene and I were getting into it a little bit more this last week than really we have for some months. I think part of the strife in our own home and between us is a result of these renewal meetings. I fully would expect for you what I have seen in my own home. As God comes and we are experiencing his presence more,

there is also a rise of spiritual warfare. This is the nature of the kingdom of God. The kingdom does not advance without violence. Satan doesn't bother dead people. But the moment there is any life and movement, he comes along and tries to cut your legs out from under you.

Well, I have been experiencing that to some degree over the last week and Marlene and I were getting into it a bit about our relationship. And one of the things that I immediately saw for us was that we had fallen into the pattern of having no plan for time together to pray and having no plan for having an occasional date night or lunch together. I was approaching our relationship the way I don't approach other things. I was just sort of floating with circumstance and saying, "I will give you the left-overs." Well, there were never any left-overs. And so, we both saw that our relationship was being hurt by our failure to plan in some time to pray together. We weren't planning in time to have a date together. Husbands and wives, you may need to do the same thing. You may need to pull out your calendar and put in some time to simply be together outside your house.

So that applies there, the failure to plan applies to our prayer lives. It applies to us doing something with our kids. It certainly applies to your money. And those who give are those who have a systematic, regular plan for giving in which the first part of the pay check goes to the Lord before it is spent.

Let's look at the third excuse for not giving and that is verse 6. Paul writes:

"Remember this: Whoever sows sparingly will also reap sparingly. And whoever sows generously will also reap generously."

In verse 6 Paul is speaking to one of our great fears (and we are going to see another in a moment). But one of the great fears that people have is that by giving, we lose. To the extent I give, I am a loser. If I give time, I have lost time. If I give money, to that extent, I don't have money and I have lost it. If I give love, well that is less love for me and I have lost it. If I give, I lose.

And all of this is tied in with a fundamental identity problem that we have as Americans. We are regularly told that we are consumers. You are a consumer. You are not a producer. You know, producers are people who make cars and so you are a consumer of cars. You are a consumer of services. People come into churches and they say, "Well what is the programming? I am a consumer of church services." And we walk around as consumers thinking about consumption, how to maximize consumption.

Paul says, "Christians, you all have, or ought to have at least, a very different approach to your lives and a very different identity. You are not consumers, fundamentally. Fundamentally, you are sowers and investors."

Now, this is a radical transformation of mind and a very different way to see life. It takes putting off one set of lenses, the lens of consumption, and putting on another set of lenses, the lens of investment—sowing. But when you begin to change those lenses, you will live remarkably free. And especially free in the area of losing anything you give.

Now, brothers and sisters, the Christian life regularly calls for us to take off one set of lenses and put on another. It regularly calls for a transformation of the mind and thought processes. You know, one of the daily responsibilities of the Christian is to forgive other people. You ought to be doing that on a daily basis.

Jesus said, as part of the Lord's Prayer, "Daily, Lord forgive my debt and I daily, every single day, am forgiving those who sin against me." Is that your practice? Every day naming people who have hurt you the day before, those who have said something against you, and every day going before God and saying, "God, I forgive my husband. I forgive my wife. I forgive this person at work. I forgive the person who was rude. I let it go before you. You are their judge, I am not." Is that your practice? If it is, you are mentally going through a transformation, day by day. And people who practice forgiveness see the world differently.

You know, when you are done forgiving someone, you look at them differently than you did before. You feel differently toward them. You are not as hostile. You are not as likely to want to punch them or scream at them. The resentment is gone. You look at them differently.

The same thing applies to going through the transformation of consumer to investor. Now, here is the deal. In order to take off consumption lenses and put on investor lenses, you need faith. Why shouldn't I consume everything right now, all the seed? Why shouldn't I consume it right now? If I don't, I am going to lose.

The Reformer, John Calvin, said, "Whenever the thought comes in that I should stop doing good because I am going to lose, oppose it with this shield. But the Lord declares that we are sowing."

Listen to what the apostle Paul says in Galatians 6:

"Do not be deceived. God cannot be mocked. A man reaps what he sows. The one who sows to please his sinful nature, from that nature will reap destruction. The one who sows to please the Spirit, from the Spirit will reap eternal life."

There is a tremendous deception that keeps us locked into a consumer pattern rather than an investor pattern. And the great deception that requires faith to poke through it is the deception of delay.

Here is the problem we face. The law of sowing is built on the fundamental premise that there is going to be a delay between the time of sowing and the time of reaping. And this delay is deceptive. Because during times of delay the people of God begin to believe that there will be no harvest, that I will not reap, that I am a fool for having invested, that I am not sowing seed. I have simply lost the seed entirely. A wise man would have consumed the seed, eaten the corn. Instead, I stuck it in the ground and now I have nothing. God says that you need to poke through that deception by faith. I have called you a sower. But delay confuses us.

Do you know when you are praying, what you are doing is sowing? Do you understand that every one of those prayers that you shoot up is seed into the realm of the Spirit? You are sowing seed. You don't see an answer. The deception is that there will be no answer. And what a foolish thing it was to have wasted your time. "Oh, God didn't hear that prayer." He doesn't remember what you prayed. It doesn't make any difference to God or anyone else that you got up in the morning and knelt down and prayed about your family and prayed about your work, prayed about the kingdom of God coming. It doesn't matter at all. Nobody hears.

But God says, "Oppose that thought with this: You are sowing and in due time you will reap. And those prayers will make a difference and you will get the harvest."

Why should I spend time with my kids? I am tired. It feels like, right at the moment, they are simply taking from me energy that I just don't have. Why should I get up and take one of my children out? Why? There is no immediate pay-off. I mean we get to spend some time together, but it feels like taking. I would rather just consume at that moment rather than give. Why give?

Because the Bible says that in due time I will reap because I am investing in my child's life by giving to them right now. And I hope to reap by way of seeing my kids love God. I hope to reap by winning my children by the example of my life. I hope to reap by seeing the influence of the kingdom of God spread through them. And reap by way of having an adult relationship with my children. So that one day, they will want to spend time with me and bring the grand-kids over.

When you give money to the kingdom of God, you are not a loser. You are a sower. You are an investor. And if every time you drop money in the plate, you don't see that I am investing, and one day that secret giving is going to come back on me, that God keeps wonderful accounts in heaven, he notes every one of your prayers, he notes every one of your gifts, he notes every time you shed a tear for another person and pray with them, that it is all going to be returned many times over, then you don't get it. There is a transformation of mind that a person needs to go through from consumption to sowing.

Along the lines of sowing, remember that a man or woman reaps in proportion to what they sow. When you sow sparingly, you reap sparingly. If you look at your life and your life is relatively empty of spiritual blessing, you sense very little of God, what I would encourage you to do is to look back three months or six months and say, "How much have I sowed so that I should be reaping a harvest?" And likewise, regarding an emptiness of relationship with friends or spouses or children, it is very appropriate for us to say, "What have I sown? Because what I sow, I will reap."

I am amazed at how often I complain about what I am reaping now and the fact that there is a harvest of thorns, when for months or for years that is all I have been sowing. The blessing of God is that, as we are going to see, there is a multiple return on our sowing.

But let's look at a fourth excuse. Verse 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."

The fourth excuse for not giving or not giving very much is what I call the fallacy of legalism. The fallacy of legalism is to say to one's self that I am only bound to do what comes naturally, having any standards or guidelines or structure or any requirements that I lay on myself to be legalistic. Giving is, as Paul says here, a matter of the heart. And so don't talk with me about 5% or 10%, I am just going to follow the Spirit and give as my heart dictates because I don't want to be a legalist.

Now, let me clear up this whole business of being a legalist with you. This is one of the great battle cries of many Christians. The moment somebody begins

to talk about standards or guidelines or directions or commandments of God, “Hey, brother, I don’t want to be a legalist. I am going to follow my heart and the Spirit’s work in my heart.”

Well, that is a wonderful way to live, to follow your heart, so long as your heart is healthy. And so long as your heart and mind are renewed by the work of the Holy Spirit, by all means, follow your heart. But when you are dealing with the great powers of money or sex, it is quite possible that your heart might mislead you.

Let me give you an example of what I mean. Let’s take a single man, who is over at his girlfriend’s apartment. It is about 11:30 at night. They are sitting on the sofa. He has his arm around her. She looks up into his face with sort of a half dreamy, half intoxicated look. Her lips are parted. She is lovely to behold. He looks down at this girl who is in his arms in the dark. They are all alone. What counsel would you give to the man in that situation? Follow your heart—Do what comes naturally! Don’t be a legalist and get the heck out of there. Flee immorality! Oh, no, no. Oh, you are laying something on this guy that is so restrictive. He just has to go with the flow. That is nonsense.

Do you understand what legalism is? Legalism believes that you are gaining approval and acceptance by God through your obedience to commandments or rules. That your acceptance with God is being obtained through your obedience to rules. But we know that is false. We know that our acceptance with God is based wholly on the death of Jesus Christ on the cross for our sins. That it is us resting on his death, the blood that Christ shed that gains us entrance into the presence of God.

But because we have entrance into the presence of God, because we are accepted by God as his children, doesn’t mean that God doesn’t have any rules for how he wants his children to behave, for how he wants his children to speak, for how he wants his children to stop cursing, to stop using vile language, for how he wants his children to relate to each other.

Listen, brothers and sisters, my son, Daniel, is my son by birth. Not by obeying a set of rules. He came into our house by birth. But Marlene and I have some rules of the house. And when my son, Daniel, disobeys the rules of our house, we don’t say to him, “You are no longer our son. You are no longer loved or accepted by us. Get out. Pack your bags.” We say, “Daniel, you are our son, but if you disobey the rules, we are going to discipline you. You may be grounded this weekend.” Or, “You have disappointed us. We are unhappy with your behavior. You have hurt us. We are angry.”

The way somebody becomes a Christian is by second birth. By being born-again. Not by obeying rules. We come into the family of God by birth, a second birth, being born-again by having God’s Spirit coming and living inside of us. God has rules for his house, just as parents have rules for their houses. And the rules for the household of God are laid out. Paul says this in 1 Timothy:

“I write all these things to you so that you would know how to conduct yourself in the household of God.”

That is not legalism. The Bible was given to guide our hearts. To transform our minds and the Holy Spirit is more and more writing the Words of God on our hearts.

So, let's get specific now. Without legalism and this charge of legalism, what is the Spirit going to be guiding people into? Applying it to giving, the Holy Spirit working in your heart will instruct you to give to the local church because the Holy Spirit respects the place of the local church in the plans of God. And we, in America, in the 1990's don't understand the place of the local church in the plans of God.

You know, when you look up the word "church" in the New Testament, 95% of the references of the word "church" are to the local church. And I talk with people all of the time who say, "Yeah, I am giving to the church. I give to Joe Doaks the radio preacher. That is the church. I am giving to such and such evangelistic ministry that is beaming out the message of the gospel to China. That is the church."

Well, that is the church. They are part of the universal church. But God has a plan that he demonstrates through 95% of the references to "church" in the New Testament. That has to do with the local church. The concrete expression of the body of Christ with the duly constituted church government, where young people and children are cared for and old people are welcome, where people have the opportunity to have someone physically lay their hands on them for prayer, where the Bible is sincerely taught, where people get counsel, where evangelism flows, where folks are sent out to world missions, where church discipline is exercised—the church.

Understand that the focal point of your giving ought to be the local church. And if it isn't, I would challenge you to take a look at the plan of God regarding the local church in the New Testament. The local church in the New Testament is not one or two obscure references. This is the plan of God throughout. And I am grateful for all the other ministries that all the other folks are doing. But truly, they are the 5% of the plan of the kingdom of God. The plan for the ages is the local church.

How much should I give? If I am being guided by the Word of God, how much should I give? Let's get down to brass tacks. "Well, I am just going to give whatever I sense I should give because I just go with the flow." Does the Bible give us any guidelines?

You know, a lot of folks teach that in the Old Testament, the Jews practiced tithing. They say that one of the Old Testament principles was the principle of tithing, giving 10% of their income to the Lord. I want to stand up here and challenge that. I want to declare to you that anyone who says the Jews gave 10% of their income to the Lord is lying. The Jews did not practice tithing in the New Testament. They did not give 10% to the Lord at all. The Jews didn't have one tithe. They actually had three tithes and gave 30% of their income to the Lord. And I have listed the passages on your outline, but if you go through the Old Testament view of tithing, you will find that Jews actually were required to give three tithes of their income.

The first tithe went to support spiritual leaders. They gave 10% of their income for spiritual leaders. The second tithe was called a festival tithe and they consumed some of that and some of it went to the temple during festivals. The third tithe was collected every three years and that was given to the poor.

And on top of the three tithe system, Jews were required to give a building fund tax for supporting the temple. Along with the other tithes, they gave to the building fund.

Folks say, "Yeah, well people gave to the poor in the Old Testament because they were living with so much government tax like we are today. But the government takes care of that."

Well, I will tell you, Jews at the time of Jesus sure were being taxed under the Romans. Along with all this tithing business, the Romans hit them with taxes every time they turned around. If they wanted to use the road, they picked up a tax at the toll booth. If they wanted to engage in business, there was a tax. If they wanted to move goods out of the country, there was a tax. If they wanted to import goods, there was a tax. There was a tax on everything. The Romans were wonderful taxers. They could teach our congress a few lessons on how to extract a little more money from Americans.

So, here we are living in the New Testament age. How much are we to give? I want you to think with me. You have these Jews who have been trained in giving 30% of their income. Some of it went to the poor, some of it went to leaders, and some of it went to building. They flow into the early church. They have been granted wonderful fresh new salvation. Here are these Jewish converts looking up at the cross of Jesus Christ and wonderfully receiving this great message of salvation and hope and renewal through his blood. And now the Lord says, "Give generously." What do you think they did?

Do you think they said to themselves, "Great. I am going to give 1%. I am off the hook now. I will just sort of consume everything and I will give whatever is left over, 2%, 5%." The church, historically, has said, no that is not what the Jews who flowed into the church said to themselves. They said that as a minimum, as a minimum, we are going to tithe. But then on top of that we are going to give offerings and we are going to give to the poor and we are going to give to evangelism and we are going to give to missions. We are going to give generously.

Brothers and sisters, you follow your heart so long as your heart is healthy and is informed by the Word of God. You say, "Well, for me to tithe would be compulsion. I am not going to live that way." Paul says, "Do not live by compulsion." I say absolutely don't be compelled to tithe. Never tithe out of compulsion.

But are you willing to put this issue on the altar and ask God to change your heart about it?

I talked with a young man recently who was involved in a set of activities that were questionable to him and were questionable to me. And he said, "I don't want to give this up because it is going to hurt."

I said, "I certainly can understand that. I don't like giving things up either. But you know, God can change your heart."

He said, "Yeah, I have seen that in the past. I have seen God change my heart on some things."

And I said to him, "You know, God can put in you new desires. What I would be saying to the Lord is, 'God, if you want me to give this thing over to you, then will you also change my heart?'"

Do you know, brothers and sisters, that God can change your heart regarding giving? So that rather than being a huge sacrifice and duty and bondage and guilt-provoking thing, he can make it a joy and a blessing. God can change your heart. He can make it exhilarating. You might see this heart change, even in your prayers. You know, we start off the Christian life praying things like, "Oh, God, give me a new car. Give me a new job. Give me more money." And those things are not terrible. That is fine. But God begins to change our hearts over a period of time where you begin to pray less and less about material things and having more stuff and you find that your real desire is to see the kingdom spread. You start to say, "God, I really want your presence. God, I really want you to save a friend or a family member, spouse, or a child."

When it says you can be a cheerful giver, it means you can experience the joy and the laugh of God as you give. That is the kind of heart that you want.

Verse 8-9 speaks to a fifth reason why we hold on tightly to our money. We are going to go through that real quickly, but it is the issue of fear.

"And God is able to make all grace abound to you, so that in all things in all times, having all that you need, you will abound in every good work.

For as it is written: He has scattered abroad his gifts to the poor; his righteousness endures forever."

You know, we don't give because very often we are afraid. We are afraid that if we don't hoard up, we won't have. And those of us who don't have very much are particularly afraid that if we give, we won't have.

Now, obviously, all of us need to give in proportion to our incomes. But I think Paul is trying to reassure the heart and the major message of reassurance in the New Testament is always these three words: God is able. The New Testament continually points to the ability of God as the antidote for fear. It says remember this slogan, God is able.

To Christians who are being attacked by false teachers, by all kinds of heresies and myths, the book of Jude gives a closing word of assurance saying:

"In the midst of all of this, to him who is able to keep you from falling and to present you before his glorious presence without fault and with great joy to the only God our Savior, be glory and majesty, power and authority through Jesus Christ our Lord, through all ages now and forever more.

Amen."

The Lord is able to keep you in the midst of all heresies and all the New Age teaching, he is able to keep you from falling into all of that and presents you faultless.

To the Jewish people in the book of Hebrews who were afraid of losing their salvation, and believed that they needed to slip back into the obedience of law keeping, the author of Hebrews says in Hebrews 7:

“Therefore he is able to save completely those who come to God through him. Because he always lives to intercede for them.”

He is able. That is the message of assurance and that is the antidote for fear. Not I am able. I am sufficient. God is able.

And Paul gives us five “all’s” here to speak to ourselves when we are afraid of releasing money, of giving it away. He says,

“God is able to make all grace abound to you [#1], so that in all things at all times having all that you need, you will abound in all [literally in the Greek] all good works.”

Will there ever be a time where you will be able to say, “God is not giving?” No, at all times, in the summer, this summer in June you will have. In the fall, you will have. In the winter, you will have. At night when you are alone, you will have. When your husband leaves you, you will have. When you must move away from your house, you will have.

Will there be some needs that he won’t provide? Having all that you need, there will never be a need that you have that God won’t meet. If you have emotional needs, the Lord will meet them. If you have spiritual needs, the Lord will meet them. If you have physical needs, the Lord will meet them. Having all that you need...

Will I be able to do good, not only will God be able to meet my needs, but will I be able to do good toward others? Have enough to give away? Yes, so that you can abound in all good things. This is the key, this word abound because so much of our grasping has to do with having a poverty mentality verses having an abundance mentality.

A poverty mentality says that there is only a limited amount, there isn’t enough. And I am afraid when I give, I am afraid there won’t be enough.

An abundance mentality says that there is plenty more where that came from. The pie is infinitely big. No matter what you pour, like the widow in the Old Testament, whenever she poured oil, there was a re-supply.

My last point is going to be 2 Corinthians 9:11-15:

“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. This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for indescribable gift!”

And it is not an excuse, it is going to be “to you it has been given to know the secrets of the kingdom.”

Paul is letting people in on a little secret regarding how the kingdom of God works. He is saying only you, who are Christians, are let in on these secrets. That giving is not consuming, it is sowing, that the source of your supply is not your hard work, it is God. That when you give, you not only meet people’s

needs, but in addition, you are causing God to be glorified because people are praising God.

So, you are meeting needs, you are causing God to be praised and you are causing the recipient to turn in prayer for you. As they pray for you, your bounty is enlarged and God will bless you more and start this whole wonderful cycle over again.

You see, the beautiful thing about being a Christian, but more than being a Christian, being in an intimate relationship with God is that you get pulled back stage where God shows you how the universe is really set up. Let me share with you a little story and then we are going to finish.

This week I read the story of the healing of the 10 lepers in Luke 17. Jesus healed 10 people of leprosy. One comes back to say “thank you” to Jesus. Jesus says, “Wasn’t there anyone else to come back and give glory to God other than this Samaritan?” And then he turns to the Samaritan and he says, “Your faith has made you well, go in peace.”

Here is the point of that story and the point that I want to leave you with today. All of the people were healed. The Samaritan didn’t gain any additional healing by going back and having Jesus talk with him. But what he did gain was some insight into the nature of the kingdom of God. He, alone, discovered that there was a connection between coming to Jesus and believing in Jesus and being healed of leprosy. This is my point.

My point is that the entire world has to live with money. And many people who are not Christians experience success with money. They just float along and believe that their own hard work has supplied them with more money. They believe that that is just the nature of life. Luck has turned out good for them. They are quite fortunate.

The Christian, alone, who learns the scriptures and is in relationship with God gets pulled aside by God and taken back behind the scenes where the Christian can discover the real secrets of the kingdom. The Christian, alone, is one who says, “You know, this isn’t just some mechanical thing, but I am seeing a connection between my good fortune and God’s hand. Because I have prayed, I see now how things are linked together.”

What Paul is finishing up with is “I want you to understand this enormous cosmic plan that only you get insight on. When you give, you are not losing. When you give, you will be re-supplied. When you give, you can follow a healthy heart so long as you obey what the scriptures say. But understand, giving is more than meeting needs. Giving creates glory to God. Giving will be paid back to you in the future. Giving will not only give glory to God and meet needs and be repaid, but it will result in people praying for you and the kingdom will be expanded.”

Let’s pray.