



TRUTH, TUGS & TURMOIL RELATED TO GODLY GIVING

Reflections on God honouring financial giving

By Grant Hendry

Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each make up your own mind as to how much you should give. Don't give reluctantly or in response to pressure. For God loves the person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others

2 Corinthians 9:6-8 (NLT)

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This booklet has been produced to help us think through how we approach the opportunity to give to God's work in both a Biblical and practical way. Please take the time to thoughtfully read it, with a heart open to growing in godliness.

North Beach Baptist Church

True religion with contentment is great wealth. After all, we didn't bring anything with us when we came into the world, and we certainly cannot carry anything with us when we die. So if we have enough food and clothing, let us be content. But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows.

1 Timothy 6:6-10 (NLT)

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God calls us to generously and sacrificially give to support Christian ministry. But what does that look like for each individual? How are we to deal with the often overwhelming number of good causes calling for our money? Should we give to the one who calls the loudest or longest, or to the cause that tugs at our heart the strongest? Where does regular week-by-week giving to church fit into the picture? Should we show long term financial commitment to long term missionaries? How important is the level of strategic sustainability of the cause that asks for our money? What about emergency humanitarian relief? Are we meant to feel guilty if we don't give to every good cause that we encounter? These are all big, good questions that this booklet, in a small way, seeks to help us explore, in order that we might wisely use the finances that we have been entrusted by God with.

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God has always called His people to financially give to further the spread of His kingdom on earth. He could have organised things in ways that didn't involve us or anything that we 'own', but in God's wisdom, He chose to enable us on many levels, to partner with Him. As a consequence, time and money are two of the most significant opportunities that we have to worship God. This little booklet focuses on the latter.

Old Testament Israelites were very clearly commanded by God to give 10% of their income (a 'tithe') to the temple.

This supported the Levites, who served as priests and temple assistants. It also funded the occasional party at the temple for those who gathered to worship (Deuteronomy 14:26). God could have chosen to support this work in a multitude of ways - calling His people to give, was His deliberate choice. Deuteronomy 14:23-29 gives us some insight into God's motive for such. We are told that the Israelites were to give tithes so that they "may learn to revere (fear) the LORD [their] God always". Remarkably, this reveals that the primary purpose for giving isn't the exact destination of the gift or the amount given. Rather, it is the positive impact of the giving upon the giver. Verse 29 makes this promise of blessing more overt – give in this way 'and the Lord will bless you'. Seen in this light, the call to 'give' is one of the many ways that God showers His mercy upon His people. God knows our hearts and the need that we each have to tangibly reveal that we are owned by Him, rather than by the comfort and security that earthly wealth promises.

In a similar way, New Testament believers are called on to give to God's work. However, unlike the instruction that we repeatedly read in the OT, no matter how hard we look, we will not find any percentage of income mandated. I smile when I recall how I responded to that fact early in my pastoral ministry. I preached a sermon on 'giving' under the title: '**Ten reasons NOT to tithe**'. The point of the sermon was that because of Christ, Christians are free from the command to give 10% of their income, so that instead, we may each give generously and sacrificially. I went on to say that we all have a responsibility before God to work out what is generous and sacrificial in our circumstances, and that for most of us, this will require giving more than OT believers

were ever required to give. It wasn't the best sermon I have ever preached, but it was catchy and more or less Biblically sound. But what did stand out very clearly, was how people responded! Offerings suddenly plummeted, and took six months to recover! I have a vivid memory of talking to our church treasurer a few months later, piously arguing that if people were giving for wrong motives, it was a good thing that they stopped giving. Our treasurer was graciously silent, because the truth really was that my sermon was brash, unwise and unhelpful! My naive approach caused many to hear 'no tithe', over and above 'generous and sacrificial'! It is important that we be freed from legalism, but the fact that God calls us to generously and sacrificially give to His work, must be clearly imprinted in our minds, hearts and wallets.

Generously and sacrificially giving to God is a tangible discipline that focuses our values in life. It teaches us and constantly reminds us that God comes first in every aspect of our being. Scriptures such as 2 Corinthians 8:7 place 'giving' right in the midst of a list of things followers of Jesus are called not just to do, but to excel in ("But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving"). By freely giving, the tie we have to the material world is wonderfully weakened, so that we can grow in worship of the everlasting God.

We don't want to be pre-Christian by inappropriately imposing Old Testament laws upon ourselves (Matthew 5:17), or to become legalists and impose man made demands upon ourselves. Nor do we want people reluctantly giving out of compulsion, because God has told

us that he loves a cheerful giver (2 Corinthians 9:7). But we do want to explore and rightly understand what sacrificial generosity looks like.

Jesus once said: “from everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much will be asked” (Luke 12:48). The context of this passage (a parable teaching believers to live in readiness for His second coming) reveals that Jesus is referring to the wise use of all resources, including money, time and abilities. A little later in the Scriptures, the Apostle Paul said the following to the leaders of the church in Corinth: “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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” (1 Timothy 6:17-19).



Motivation for Giving

The most significant expression of love we can show anyone is to use our resources to share God’s love. The famous missionary martyr, Jim Elliot said shortly before his death: “He is no fool who gives what he cannot keep to gain what he cannot lose.” We can give what we cannot keep (time and money) to gain what cannot be lost (the extension

of God's kingdom). But this will only happen when our focus is on God, rather than the comforts of material wealth.

Not surprisingly, Jesus' extensive teaching on giving, masterfully hones in on heart issues, rather than external practicalities. For example, Luke 18:9-14 records a parable Jesus told about a self righteous Pharisee and a tax collector. Both prayed to God, the Pharisee boasting about his own goodness - including his level of financial giving, while the tax collector broke down before God, overwhelmed by his sinfulness. Jesus told this parable to reveal that He is interested in the reason for our actions. We easily focus on external actions, but Jesus focuses on the internal motivations that lead to external actions. 1 Corinthians 13:3 famously says: "If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing'. We are all called to give – humbly and joyfully, out of genuine love, rather than from a desire to be recognised or rewarded.

Even less surprisingly, Jesus' perfect example of giving, is a source of inspiration that we must bow down before and seek to reflect. In 2 Corinthians 8:9, Paul, in the context of speaking about financial giving, suddenly says: 'You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich'. Our motivation for giving is that we have been redeemed and "made rich by Christ's poverty", and that this will always be the driving force for all ministry and service, including our use of money. Indeed, the remarkable, priceless gift of Christ himself, is rightly our primary motivation to give.

Philippians 2:4-11 makes the same point. Paul magnificently helps us to celebrate the truth, that Jesus willingly swapped the wealth of heaven, for the shame of the cross. Eventually all people will bow down before Him. Often we are unwilling to trade off our comfort here and now, for the glory coming to all who believe. Reflecting on the cross of Christ will always help expose our hearts, and lead us forward with a servant heart and godliness. I say these things with my finger firmly pointing at myself. To give as God calls me to give, I must see the cross before I see my bank balance or the date stamped on my car compliance plate! Of course I am not alone. If (or more accurately 'when', because it happens to us all) we recognise that our giving is motivated by anything other than love, the only godly way forward is repentance. We are to turn around from any pride filled motivation, so that our giving can give praise and honour to God, not us.

Practical Sacrificial Generosity

Most church-goers agree that they should give generously to God's work. Yet many give just a small part of what's left over, after addressing their own desires. We need enough to live in our society and to give hospitality to others, but not enough to 'keep up with the Jones' or to live in a house like a *Better Homes and Gardens* magazine (Romans 12:13, Ephesians 4:28). This frees us all to give away significant amounts of our income. Such giving is still sacrificial (we may really like 'the Jones' new car!) and generous – but at the same time, it is wonderfully liberating. God is our treasure, rather than our personal comfort or material status.

Someone may be earning \$80 000pa, and then give \$20 every week or two, thinking that they are generously and

sacrificially giving, because \$20 is rightly seen as more than loose change. But it is not rightly seen as God honouring giving. Such inadequate levels of giving abound in many churches, because many believers simply have not thoughtfully evaluated their giving. In a similar way, someone on a particularly low income may think that they are to be excused from giving at all, because they never stop to contemplate what generous and sacrificial giving looks like in their own circumstances. The result of such contemplation may not be a lot in monetary terms, but if it is both generous and sacrificial, God will smile. We are all called to generously and sacrificially give. The amounts will differ for each of us, but the principle is identical. And it is the principle that we must stick to, rather than seeking to create and apply a long list of rules.

For sure, as New Testament believers, we are not required to tithe, but in normal circumstances, giving anything less than 10% of our income, is not being generous.

Before labelling me a legalist, please ask yourself this challenging question:

“Since when does the cross of Christ free believers to be more materialistic and less generous to God’s work, than the Old Testament saints were required to be?”¹

~ Selah ~

(stop & contemplate this excellent question!)

¹ This great question comes from “Leadership on the Front Foot”, Zachary Veron, APA 2009, page 82.

Even those in the most difficult of financial circumstance in 21st Century Australia, have a much higher standard of living than the average 'Before Christ' Israelite. Think and pray about how much God wants you to give. Specifically ask God how much you should give. I am confident that I am right in suggesting that in normal circumstances, generous, sacrificial giving will mean giving to God more than 10% of our income. Stated another way, when it comes to financially supporting Christian ministry, a tithe, carefully set aside from our income prior to other expenses coming out, is a very helpful place to begin.

God never asks us to do things that aren't for our own good. That doesn't mean that everything (or indeed anything) should have a selfish motive. It is however one of the wonderful aspects of the greatness of God. We are His servants, but out of His great love for us, he only calls us to do what is best for us. Giving, is no exception. God doesn't need our money - He never has and never will. But if we fail to give according to God's commands (generously and sacrificially), then we will be seriously deprived of the blessing of one of God's most significant teaching tools.

The following will help illustrate this point, albeit superficially. Money and finance is not an insignificant ancillary to our life. How we handle money defines a great deal about the kind of person we are. Jesus said: "For where your treasure is, there your heart will be also" (Matthew 6:21). Clearly, what we do with our financial resources is intimately related to our relationship with God. God intended the concept of giving to Him, to be a means of teaching us to put God first, at the centre of our focus.

I don't know anyone who is incapable of coming up with ways to spend a 100% of their income, but I do know that most of us can survive on less than 90% of what we receive, and that when that is the case, that we are significantly blessed by doing so. Indeed, as has already been argued, giving to God's work whatever proportion of our income that it takes to be generous and sacrificial, will substantially releases us from the danger of worshipping material possessions.



I have argued that tithing is a good and appropriate starting point for Christians. I now want to make a very practical suggestion.

In the light of our great personal wealth and the opportunities we are surrounded by, would it not be a good practice, for each of us to give 10% of our income to the local church we are a part of (which usually includes budgeted amounts for ministry in local schools and overseas mission work). Then, in addition to that giving, that we consistently and regularly give to other strategic Christian ministries beyond the budget of the church that we attend. This could take the form of special offerings, helping finance short term mission trips, supporting long term missionaries, and compassionately responding to natural disasters and the likes.

This suggestion boldly places the local church as a very significant focus of our giving. This is not simply a personal bias! The church is different to any other cause that we can financially give to. The church is Christ's bride, for whom He gave His life (Ephesians 5:25). All believers who regularly meet together in worship are an integral part of the local manifestation of the body of Christ, and share a responsibility to fund its ministry. Allied Christian ministries do great and wonderful Christian work, but they do not have the Biblical authority or range of responsibilities that belong to the local church that we serve in and are served by.

Each giving opportunity in addition to the local church, needs to stand or fall on its own merit. After generously and sacrificially giving to the church budget, we are free to continue to give as we are able.

My suggestion above is not explicitly commanded in Scripture, but it is consistent with Scripture, and I firmly believe that it is a very helpful practice.



This raises a very important question. What special giving opportunities should we give to?

Everywhere we look, Christian ministries are looking for funds. People are engaging in valuable but expensive short term missions, genuinely strategic ministries are seeking to build important facilities, and calamities are continually

happening around the world, which Christians have a shared responsibility to help alleviate.

It is easy to be overwhelmed by the number of good opportunities to give. There seems to be a relentless and limitless call for our limited funds. How do we choose who and what we give to beyond our giving to the local church?

I suggest that we each ask God for direction. As the famous pioneer missionary Hudson Taylor said: “God’s work done in God’s way will never lack God’s resources”. That is true because God leads different people to give to different causes. We can’t all give to everything, but we can and should all give to some things.

As part of asking God for direction, I believe that it’s important to ask God to help us understand what ministries are most strategic, and then that we give accordingly. For example, an evangelistic ministry that has poor follow-up, is nowhere near as strategic as an evangelistic ministry that has people and processes in place for ongoing discipleship. This is true because God’s kingdom is most significantly extended as fruit produces fruit, which produces fruit. We live in the midst of spiritual warfare – Satan is present and active to neutralise any gospel growth as quickly as possible. It has been helpfully said: “Evangelism without thorough discipleship, is a form of spiritual child abuse”. It makes no sense to channel our limited resources into endeavours that lack long term strategy. Tragically, sometimes well meaning people do more harm than good, because of a lack of long term, God glorifying strategy.

In a similar way, humanitarian relief that is offered in the name of Jesus, which involves long term benefits for needy communities, is much better than short term assistance offered through a secular agency. God calls us to particularly help Christian brothers and sisters in financial need (2 Corinthians 8:14) – but even when we help those presently outside of faith in Christ, we are wise to unapologetically do so in His name.

And finally, helping a young godly man or woman train for a life time of ministry, has to rate highly indeed, for anyone interested in the extension of God’s kingdom.

The opposite of strategically channelling our resources, is to give to the one who calls the loudest or longest, or to the causes that tug at our heart the strongest. We are called to be wise stewards of the resources we have been entrusted with. Wisdom means careful, godly consideration, rather than a quick emotional response. Even if you take heed of nothing else in this booklet, it will have been worth the read if you are prompted to give more strategically, so that your gifts support fruitful ministry.

In a similar way, as nice as it is to enjoy a meal out or a coffee here and there, it will do us well to remember that even the cost of a meal at McDonalds can cover the cost of producing and delivering a Bible to a desperate but deprived believer in central China! In this light, God calls us to be wise, even with the use of our spare change.



Conclusion

Our nation is very wealthy. Few if any of us have to go without adequate food, clothing, shelter and transport. One of the reasons that God has blessed us with such great resources is His answer to our prayers for God to send more labourers into the harvest field (Luke 10:2). Let us continue to pray for more Christians to be raised up so that the work done in Christ's name, locally and to the ends of the earth, will flourish. And let us grow in faithfully supporting this wonderful work.

What are we each going to do in response to the Biblical principles above? It is my hope and prayer that we each evaluate our giving. Maybe it's time to get out the calculator and do some honest reflection. Without doubt, for some, this evaluation will reveal that we are indeed already generously and sacrificially giving. This will be an encouraging thing to comprehend – humbly, just between you and God. For others, it will reveal that there is an urgent need to make some changes. Perhaps you undertook this very exercise once many years ago – and your income has substantially risen without any corresponding rise in giving? Whatever the reason, some changes may be in order. These changes may relate to the amount given per week to the church you attend, or perhaps to the frequency of your giving (seeking to cover periods of holiday and the likes). They may also impact on the amount we support Christian ministry beyond our local church, and the type of ministries that we carefully choose to channel our support to.

As genuine followers of Jesus, let's open our hearts to God and invite Him to reveal His will in this area. And let's take decisive action where needed.

***To God be the glory,
great things He is doing.***

**The following five appendices
explore some specific issues not
developed in the main part of this booklet.
Please read the ones of interest to you.**

◆ Appendix 1 ◆

Questions worth contemplating

◆ Appendix 2 ◆

Giving and Guilt

◆ Appendix 3 ◆

Electronic & 'identifiable' giving

◆ Appendix 4 ◆

Planned Proportional Giving

◆ Appendix 5 ◆

8 great reasons not to give... dismissed!

◆ Appendix 1 ◆

Questions worth contemplating

- What part of this discussion have you found most challenging? What difference will that challenge make to you?
- What are you financially giving toward ministry in your local church per annum?
- What are you financially giving toward ministry outside your local church per annum?
- Are these amounts generous?
- When was the last time you reassessed your giving levels?
- Do you maintain giving levels to your local church, during periods away on holidays?

◆ Appendix 2 ◆

Giving and Guilt

Guilt can be a helpful emotion. If we do the wrong thing and fail to repent, a feeling of guilt helps us change directions. In such instances, anesthetizing or suppressing such a feeling would be inappropriate. On the other hand, if there is no need to repent, we need to confidently dismiss the feeling of guilt.

In the context of giving: if we are already generously and sacrificially giving to God's work, there is no place for guilt, even though we will continually encounter wonderful ministries in desperate need of funds. Indeed, each one of us could give 100% of all we have, without satisfying all the good causes we are aware of. The biggest impact of such a response to need would be our own death from starvation and exposure, rather than godly generosity! This obvious point is clearly made by the Apostle Paul in 2 Corinthians 8:12-14. 'Give according to what you have, not what you don't have.' Paul goes on to say that sometimes we will give more than we receive and at other times, this will be reversed – but we are not called to give what we don't have, or to give in such a way that we ourselves will be in desperate need.

On this very point, we easily misunderstand Jesus' comments recorded in Luke 20, in response to his observation that a very poor widow gave two small coins, while rich people dropped their much weightier gifts into the collection box. Jesus says (verse 3): "I tell you the truth, this poor widow has given more than all the rest of them. For

they have given a tiny part of their surplus, but she, poor as she is, has given everything she has". Jesus is literally saying that the widow now has nothing to eat or buy food with – she is now totally destitute. Traditionally we take this as a commendation of the widow, but it is more likely an illustration of and condemnation of what Jesus discusses in the previous verse (Luke 20:47) where he reveals that the teachers of religious law 'shamelessly cheat widows out of their property and then pretend to be pious'. The point is, Jesus is condemning hypocritical manipulation, not giving to the point of personal starvation. We could all give to the point of personal starvation, and for many of us, a shift in that direction is warranted, but we must not feel guilty for keeping enough money to provide for our basic needs. We will unwisely treat ourselves, or become discouraged or worse still, will turn giving into 'good works' (on par with flagellation and monasticism) , if we don't recognise that we can't possibly give to every good cause that we encounter.

In this light, here is the way forward. If we feel guilt at not giving to a worthy cause, we should seek to establish if our present overall giving to God's work is both generous and sacrificial. If the answer is yes, then we are free to EITHER seek to find a way to joyfully give a little more (if this is possible), or to simply understand that we are free to not give any more. The choice is ours – and either way, we are to be set free from guilt.

If we conclude that our current giving isn't generous and sacrificial, the feeling of guilt is to be a helpful prompt, to bring about a growth in godliness. In this instance, we are to be released from guilt by making changes to our giving. This may result in us making a gift to the need we have just

become aware of, or by giving to another cause that we understand that we have greater responsibility toward. Either way, guilt in these circumstances is to lead to action, which in turn leads to an increase in godliness and release from guilt.

◆ **Appendix 3** ◆

Electronic & ‘identifiable’ giving

Some people are reluctant to give electronically (direct transfer to the Christian organisations bank account), because they believe that this will transgress the teaching in Matthew 6:2-4, which says ‘when you give to the needy, do not let your left hand know what your right hand is doing’. This is a misapplication of this passage.

In Matthew 6, Jesus is talking about giving to the poor, not giving to the temple (‘church’). Giving to the temple was a very public act of worship, which is how Jesus and all the bystanders knew that the poor widow (Luke 21:1-4, as just quoted above) had placed just 2 small copper coins in the offering, while others deposited substantial lumps of gold.

When we give to the poor, Jesus reveals that we are to do so as an act of worship of God, rather than as a means of intimidating those we give to, or of self exaltation. Although giving to the Temple was intrinsically public, this principle still applied to them and still applies to us, across all of our giving. We are only transgressing this instruction from Christ if our motivation for giving in an identifiable way is to draw attention to ourselves. If our motivation for giving electronically is to efficiently and reliably give, then electronic giving is a great and godly option. On that note, the identity of those who electronically give usually remains

unknown to the organisation that receives the funds, and if it does become known, this information is usually only available to the treasurer and auditor.

In a similar way, if one is not doing it for the purpose of drawing attention to themselves, giving by cheque is entirely appropriate.

◆ Appendix 4 ◆

Planned Proportional Giving

We are to give God from the first fruits – as opposed to the leftovers that happen to be in our pocket at the time that the offering bag passes by. For example, Proverbs 3:9-10 says: “Honour the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine”. Here is a good way to give like that.

I encourage the practice of “planned proportional giving” – prayerfully working out what proportion of our income is a generous, sacrificial amount to give to the church, and then to consistently give this amount, week after week, even when we are on holidays. As our income fluctuates, so will the amount that we give – but we will always have something appropriate to give. This practice is explicitly referred to in 1 Corinthians 16:2 (“On the first day of every week, each one of you should set aside a sum of money in keeping with his income”).

Elsewhere I have suggested some guidelines as to what proportion of our income we are to give – this is simply further encouragement to make our giving both planned and proportional to our income.

◆ Appendix 5 ◆

8 great reasons not to give... dismissed!²

[1] My finances are a mess. How can I afford to give any money?

Did you know that Jesus talked more about money than any other subject? Being in charge of our finances is an important part of following Christ. Some people start by figuring what they can give to God now and then try to increase it by 1% (or some other amount) every year. If your finances are in a mess, it is still important to start giving now, rather than waiting for everything to be in a good state of financial order, because your godliness depends upon it.

[2] God loves a cheerful giver, but I am not cheerful about giving, so it's better not to give at all.

God certainly loves a cheerful giver (2 Corinthians 9:7), but He also loves obedience and a willingness to seek His favour, even when it is done with trepidation and/or mixed emotions. Like so many areas of a Christian life, obedience in giving can be hard. The joy might only come during or after the obedient act. But the same God who loves the cheerful giver (v. 7) promises to give you the grace you need to give cheerfully (v. 8). May we each aspire to be a joyful giver, starting when necessary, by asking for His help.

[3] I don't have the spiritual gift of giving.

God gives different spiritual gifts to different people (Romans 12:6), and 'giving' is clearly one of them (Romans

² These eight reasons to not give, have been based on material produced by Crown Financial Ministries (www.crown.org)

12:8). However, it does not follow from this that people who do not have the gift of giving are therefore exempt from the responsibility of giving or are deprived of the joys and privileges of giving. In the same way that not all Christians have the spiritual gift of evangelism, each is still called to be active in the sharing of God's Word. (1 Peter 3:15). Yes, some Christians experience the calling of generosity more deeply than others, but all Christians are called to give generously to the Lord (2 Corinthians 8:7) because each has received the generosity of Christ (2 Corinthians 8:9). Excel in your spiritual gifts, but be faithful in all of God's commands.

[4] God doesn't need my money.

God certainly doesn't need our money. In the Scriptures He says, "I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills... If I were hungry I would not tell you, for the world is mine, and all that is in it" (Psalm 50:9-12). God clearly does not need our money, but He wants our obedience and He wants us to have the opportunity to experience all the joys of generosity (Matthew 6:21). Christians give to God not because He needs it, but because we need it (Philippians 4:17).

[5] I would like to give, but I'd have to get a second job or drastically cut back my standard of living.

Many people say that they cannot give when in fact, they are actually saying that they cannot bring themselves to give without a reduction in their standard of living. Yet, sacrificial giving is exactly what the Bible invites Christians to do. The Bible's greatest example of generosity is the Lord Jesus himself, who made himself unimaginably poor in order to

make His believers rich (2 Corinthians 8:9). Embrace both the idea of additional labour (Ephesians 4:28) and of scaling back your indulgences and standards (Luke 21:4) in order to create more opportunities for giving.

[6] We would give, but...

‘We would give, but we are a young couple with no nest egg’, or ‘We would like to give, but we are only a few years from retirement, paying for two kids at Uni’... or [_____] (find a great excuse to write in the blank). At every stage in life, there are tempting reasons not to give! Jesus tells His followers not to be afraid for their well-being. God has been pleased to give us the kingdom; His grace helps us put fear aside and lay up our treasure in heaven by giving to others (Luke 12:32-34). God knows what we need, and He promises to provide it (Matthew 6:32). If God is inviting us to give (as He is), however vulnerable we might feel, we need not fear for our security. But if we are waiting to give until we feel financially secure enough, that time will probably never come. Ironically, God assures us that giving is the most financially secure move we can make. But the experience of His provision comes only after the act of giving (2 Corinthians 9:6-11). That is how faith works, and God invites you to test Him in this (Malachi 3:10).

[7] My financial advisor says I shouldn't give anything this year.

Giving is God's will for all those who have been saved and blessed by Him. The decision of how much to give lies between us and God, not between us and our financial advisor. Our advisor has not provided us with all that we have and he or she certainly cannot bless us in eternity! 1

Timothy 6:18-19 provides clear instruction on what the rich must do: be rich in good works, sharing with those in need, knowing that such actions store up "treasure ... a good foundation for the future." I'm pleased to be able to say that no earthly financial adviser has financial advice that comes anywhere near that good!

[8] 'Giving' is a lot more than money.

"I give my time and talents by teaching Sunday school and opening my home for hospitality. I consider that to be my giving". Giving is indeed a lot more than money, but it is never less than money. Good stewardship includes church work and hospitality, but money plays a unique role in Scripture as a diagnostic tool for the human heart—for where we put our money, there will our heart go (Matthew 6:21). If a Christian gives their time and talents to the Lord, but keeps their money to themselves, then he or she deprives themselves of the opportunity to grow in greater intimacy

