



Money Matters

Genesis 14

Introduction

We are going to address a subject today, in our study through the book of Genesis, that I discovered as I looked in my records of the thirty months of this church’s existence, that I have spoken on one time – and that was on a Sunday evening. So today, I will speak on the subject of money.

However, understand that I am going to be approaching this subject from a different vantage point perhaps, than you have ever heard before. I may be teaching something that will cause you to think, “Yes, that’s exactly the way I’ve always believed, and it’s about time you taught it.” Or, you may think, “I have never heard that before, and in fact, I’m scratching my head because this is different from what I have heard.” Or, your thought might be, “I have never heard that before and I am convinced I don’t like it and never want to hear it again.” So for you, flexibility would be the key. For all of us, application is important.

We are studying Genesis, chapter 14, today, so please turn there in your Bible. We will begin with verse 17.

In our last discussion, we covered the fact that Lot rebelled against God. He compromised; he pitched his tent toward Sodom and ultimately, ended up in Sodom. Then, pagan kings took up war against the king of Sodom, as well as against the kings of the other four cities in the valley that made up that five-fold confederacy. And, as you may remember, Lot was taken captive, along with the king of Sodom and all of the goods. Then, Abraham sent his soldiers and rescued Lot.

The Story of Abraham and Jacob – Giving Before the Law

Now, after Abraham rescues Lot, he is returning and is approached by two men. He is approached, as we are told in verse 17 of Genesis, chapter 14, by the king of Sodom, who wants to give a gift to him. Abraham turns it down saying, basically, “I have sworn to the Lord God that I won’t take a penny from a pagan king, so that you can’t say you made me rich.”

Abraham

However, another man then approaches Abraham. That is where we will pick up our story today. Look at verses 18 through 20.

And Melchizedek king of Salem brought out bread and wine; now he was a priest of God Most High. He blessed him and said, “Blessed be Abram of God Most High, Possessor of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand.” . . .

(note how Abram responds to Melchizedek),
. . . He gave him a tenth of all.

Frequently people say that this giving by Abraham occurred before the law was given. So, because Abraham gave a tenth before the law, we, who live after the law, are required by God to give a tenth as well.

Turn to the New Testament passage of Hebrews, chapter 7, where verse 4 gives us an amplified account

of what happened. This verse relates again, the story of Melchizedek coming to Abram. Notice what happens in this amplified or enlarged version.

Now observe how great this man was to whom Abraham, the patriarch, gave a tenth.

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Some expositors and commentators, in fact, think that Melchizedek was actually a pre-incarnate form of Jesus Christ. Melchizedek is really not a name, but a transliterated form of which the meaning would be “king of righteousness”. And, he was from Salem. Salem was the ancient city that is now Jerusalem – “Salem” coming from the Hebrew word, “shalom”. So this man was the king of righteousness; the king of peace. Because of this, many believe that perhaps, he was Jesus. I am not sure. In fact, Hebrews, chapter 7, seems to indicate otherwise. But Melchizedek comes to Abraham.

Note what Abraham does in verse 4b. He gave Melchizedek a tenth of what? Of all? No. He gave him,

... a tenth of the choicest spoils.

Now let me give two points about Abraham’s gift.

Abraham’s gift was spontaneous

1. Number one, Abraham’s gift was spontaneous.

There was nothing in the Old Testament account or in the New Testament account that would indicate God commanded Abraham to give a tithe – it was spontaneous. In fact, in his entire one hundred sixty years of life, we have no indication, before or after this occasion, that Abraham gave anything to the priests or to this priest. So, it was a spontaneous thing.

It would have been a good example, by the way, for the Jew. The Jew might have grumbled, and we are going to discover, as we go through this, why they could have grumbled. But Abraham gave a tenth of the choicest out of a spontaneous heart.

Abraham’s gift was generous

2. That leads us to point number two, which is, Abraham’s gift was generous.

It was a very generous gift, in fact. Even though it was not a tenth of all, it was a tenth of the choicest goods or spoils.

The Greek word for “spoils” is “akrothinion,” which could be translated “pinnacle”. This is the top. Abraham gave Melchizedek a tenth of the top of the pile. In value, this may have represented ninety percent of the entire cake. Abraham selected some choice goods and then, from those choice goods, he gave a tenth. This is a tenth of the choicest spoils.

Jacob

Now, we find another example in the Old Testament of tithing. These are, by the way, the first two occasions the word occurs in the Old Testament. It will occur approximately forty times. The second one is in relation to Jacob.

In Genesis, chapter 28, verses 20 through 22, Jacob says the following words to God. I think this is the attitude of most New Testament givers today.

... If God will be with me and will keep me on this journey that I take, and will give me food to eat and garments to wear, and I return to my father’s house in safety, then . . . I will surely give a tenth to You.

There are two things that are typical of Jacob’s attitude in giving. Let me give them to you.

Jacob’s gift was given with an attitude of manipulation

1. Number one, it was given with an attitude of manipulation.

Jacob’s gift was given with an attitude of fear

2. Secondly, Jacob’s gift was given with an attitude of fear.

In other words, you could conversely teach this that I give hoping that I will not break my leg.

Have you ever heard someone teach that if you do not give a particular percentage, then sooner or later you are going to end up in the hospital; your kid is going to break his leg; you are going to get sick . . . And do you know what God is going to do? He is going to exact the same amount from that doctor bill that you owed Him in the tithe.

Have you ever heard that taught? I have.

That is the attitude of Jacob – giving out of a sense of fear and manipulation. In other words, “Lord

I'm giving this to You, but please give me safety, give me food, give me clothing . . .”

What Does the Old Testament Teach About Tithing? – Giving During the Law

Now, what does the Old Testament teach about tithing? Let me give several points about tithing that will help us reach a conclusion as to what we are to do today.

Tithing - four categories

There are four categories of tithing.

Government or theocratic tithe

1. The first category is a government or theocratic tithe.

This, by the way, is a tenth. When you see the word “tithe,” you immediately equate in your mind, the meaning, “tenth”. You are going to learn as well, that every time you see the word “tithe” in the Old Testament, you will immediately think of the word “tax”. We could refer to these tithes as “taxed tithes”.

The first is the government tithe. We read in Leviticus, chapter 27, verses 30 and 32,

Thus all the tithe of the land, of the seed of the land or of the fruit of the tree, is the Lord's; it is holy to the Lord. . . . For every tenth part of herd or flock, whatever passes under the rod, the tenth one shall be holy to the Lord.

Now, Leviticus, chapter 27, is giving the principles by which the Jews supported the theocratic system; that is, the system whereby the priests were the under rulers or the under shepherds of God. So they were giving to the Lord, but in effect, they were giving to the priests.

This giving was done by a particular system. The priest would hold out a rod, just like one the shepherd would hold out to count his sheep. Then, all of the newborn cattle or sheep would be funneled underneath the rod. The first one that came under the rod belonged to the priest, or to the Lord.

So, do you know what the Jew did? He hoped, he prayed that the first one under the rod would be the scrawny one; the weak one; the sick one. Many times

he was even tempted, when the fattest cow of all was about to go under, to swap it with a sick one. Do you think a Jew would not think that way? Look at the next verse of Leviticus, chapter 27 – verse 33.

He is not to be concerned whether it is good or bad, nor shall he exchange it; or if he does exchange it, then both it and its substitute shall become holy. . . .

In other words, if you do that, guess what? The priest gets both of them – the fat one and the sick one. This was the way the people, in a sense, gave a tenth or a tax tithe, to support the priest.

Let me point out another passage. Look at Nehemiah, chapter 10, verse 39. The Jews not only supported the priests with this tax tithe, they supported others as well. The text reads,

For the sons of Israel . . . shall bring the contribution of the grain, the new wine and the oil to the chambers; . . . [for] the priests who are ministering, the gatekeepers and the singers. . . .

They had a paid choir in Jerusalem. These singers, the gatekeepers, and the priests lived in a similar way that I, or additional church staff, live. We live, they lived, on the basis of what people gave. So it was very important for the people to be taxed in this way.

Now, understand that this giving was not voluntary; was not something they did because they wanted to; was not done out of a free heart. This giving was commanded – commanded by God. It was demanded to support the priesthood and everything related to the priestly system. This is the first tenth.

Community or festival tithe

2. There is another tenth that is the community or the festival tithe. So, they gave ten percent for the first theocratic tithe and then, ten percent for, what I am going to call, the community tithe.

The text, in Deuteronomy, chapter 12, verses 10 through 11, and verses 17 through 18, says,

When you cross the Jordan and live in the land which the Lord your God is giving you to inherit, . . . then it shall come about that the place in which the Lord your God will choose for His name to dwell [Jerusalem], there you shall bring all that I command

you: your burnt offerings and your sacrifices, your tithes and the contribution of your hand, . . . You are not allowed to eat within your gates the tithe of your grain or new wine or oil, or the firstborn of your herd or flock . . . But you shall eat them before the Lord your God . . . you and your son and daughter, and your male and female servants, and the Levite who is within your gates; and you shall rejoice before the Lord your God . . .

So every year they had a national pot luck. Everyone went to Jerusalem and ate the tenth with all of their children and with the priests and, as a community, got together.

The first tithe supported the theocratic system. This tenth, or tithe, supported the sense of community and developed, among the Jewish nation, a sense of sharing and giving. This was a fantastic time of rejoicing. However, this was still commanded, not voluntary.

So, what are we up to now? Twenty percent. And we are not even finished yet – there is more.

Compassionate tithe

3. The third tithe is what we could call a compassionate tithe.

This was a welfare tithe. The people in the region where the Jews lived, by being taxed, supported a fantastic welfare system in Jerusalem. Notice how it works. The text in Deuteronomy, chapter 26, verse 12, reads,

. . . of your increase in the third year, the year of tithing, then you shall give it to the Levite, to the stranger, to the orphan and to the widow, that they may eat in your towns and be satisfied.

So, if you spread that tithe over three years, that tenth, you have three and a half percent.

You might say, “Wait a second. This is talking about the other tithe because it supported the Levite.”

This tithe supports the non-priestly Levite. That might include a retired priest or someone who is part of the tribe of Levi, but had no inheritance in the land.

This tithe is also a command. This was a taxed tithe that they gave annually. If you spread that ten percent out over three years, you are now giving how much? Twenty-three and a third percent.

How many of you want to hold to the Old Testament in terms of what you give to God? I do not see any volunteers. Of course not! We are now up to twenty-three and a third percent – and we are still not finished.

Miscellaneous tithes

4. Let me give two more tithes. We will call these miscellaneous.

Leviticus, chapter 19, verses 9 and 10, says,

Now when you reap the harvest of your land, you shall not reap to the very corners of your field, nor shall you gather the gleanings of your harvest. . . . nor shall you gather the fallen fruit . . . you shall leave them for the needy and for the stranger. . . .

This is a fascinating thought. Do you remember Ruth as she gleaned in the field? She was a foreigner until she married Boaz.

They were supposed to harvest, but leave the corners for the needy to come in and glean. If they had an apple tree and an apple fell off, they were not to run out and pick it up – that was for the needy person. They could hope that the wind would not come along in the night before they harvested the crop, because most of them would fall and they could not touch them.

There is another tithe in Nehemiah, chapter 10, verse 31. This verse says,

. . . we will forego the crops the seventh year, and the exaction of every debt.

So, every seven years, on top of the other tithes, they do not plant; they do not harvest. God has promised to give them enough to make it through the seventh year.

Notice the next phrase in the text. If someone owes you money, what are you supposed to do every seventh year? Forgive the debt.

You would be a little leery of someone borrowing in the sixth year, I would imagine. They would be lining up outside your door, but every seventh year, this was a test. Are you going to obey? Attitude has nothing to do with this. You could grumble all the way to Jerusalem. God was interested in your obedience.

This is how this system flourished in the Old Testament. It developed trust in God and obedience.

This was, in effect, the system of taxation. And it, by the way, will be upheld in the New Testament, as we are going to learn in this discussion today.

Free will offering – two categories

Now, there is another kind of giving in the Old Testament. There are the tithes, or taxes, that we just discussed, which were required. The second type of giving is what we will refer to as the free will offering. There are basically two kinds of these. I put them in categories as a result of my study, and I hope that will help you understand them better.

The gift of faith free will offering

1. The first kind of free will offering is one we will call the gift of faith. This is otherwise referred to in the scriptures as first fruits.

The text in Numbers, chapter 18, verse 12, says,

All the best of the fresh oil and all the best of the fresh wine and of the grain, the first fruits of those which they give to the Lord . .

Proverbs, chapter 3, verse 9, also indicates to give to the Lord the first fruits.

Giving the first fruits developed great faith. That is why I would like to refer to this as the gift of faith. This gift of first fruits came before the rest of the crops had been harvested. In other words, at harvest time you would harvest until you felt satisfied that you had enough to give to God, and then you would stop harvesting. You would give it to the priest, who would say you were, in effect, giving it to God.

Now, you would not know what the rest of the crop was going to yield. So, you give the priest a bushel of apples and then, the wind comes up that night and the rest of the apples fall to the ground. They are now for the needy.

Do you see how this would develop faith? God was asking them to determine in their hearts what they would give as the first fruits. They would just take a bushel basket and say, “Lord, this is the beginning, and I don’t even know what You’re going to give me to support my family, but this belongs to You.”

The gift of love free will offering

2. The second category of free will offerings is the gift of love.

This is the free hearted gift that happened on occasion in the Old Testament. It is beautiful to study these passages. Exodus, chapter 25, verses 1 and 2, reads,

Then the Lord spoke to Moses, saying, “Tell the sons of Israel to raise a contribution for Me; from every man whose heart moves him you shall raise My contribution.”

Note the words, “whose heart moves him”. In these verses, they are, in a sense, raising money to build a tabernacle. You might think, “No way! They are already giving twenty-three and a third percent, as well as leaving the corners of their field. God is not going to get a dime out of these people. They are already being taxed to the hilt.”

However, if you study this passage, you will discover that Moses finally had to stand in front of the congregation and say, “Stop! Don’t give any more. We’ve got more than we need.”

The interesting thing is that this giving was motivated by their hearts.

The second text, Deuteronomy, chapter 16, verse 17, reads,

Every man shall give as he is able, according to the blessing of the Lord your God which He has given you.

There are no percentages given in this offering. In fact, this verse is very similar to a passage we are going to look at in the New Testament.

So, we have two categories of giving in the Old Testament. There are the taxes, or the tax tithes that supported the theocratic system, the welfare system, the community unity. Then, there are the free will offerings that were motivated by the heart. God never gave a percentage on these offerings, so this was as your heart moved you. They were given as expressions of faith and love. So, we have the tax tithe and the free will gift.

What Does the New Testament Teach About Tithing? – Giving After the Law

Now, what does the New Testament teach about tithing? We will move quickly as we have a lot to cover.

While many people will try to take the Old Testament and put it into the New, in terms of percentages, I think I have shown you why that is

fallacious. In order to do that and be consistent, you actually have to put twenty-three and a third percent into your free will giving.

The New Testament will uphold both kinds of giving – taxes and free will offerings – as we will see in the text. It is an interesting point too, that while the word “tithe” occurs nearly forty times in the Old Testament, it only occurs seven times in the New Testament. And guess where the references occur? In the gospels prior to the cross, when we are still in the Old Testament economy. The only time the word is referenced after the cross in the New Testament dispensation of grace, is in Hebrews, chapter 7, when it is merely retelling the story of Abraham giving to Melchizedek.

So, if we try to determine what we are to give on the basis of New Testament doctrine, we simply do not find the word “tithe”. However, we find something much more weighty. And I will warn you, we are going to find something that will give a greater weight of burden on you and on me.

Giving after the law – two categories

There are two kinds of giving after the law. Let me give them to you.

Required giving - taxes

1. First, there is required giving, or taxes.

We have the teaching of Christ in Matthew, chapter 17, verses 24 to 27. We will not take the time to read that, but make a note of the reference. This is the occasion where the men who collected the two drachma tax came to Peter and said, “Say, did your teacher pay the two drachma tax?”

This tax was one that the Roman government had levied on most men and most women. Peter answered, “Yes.”

The original word in the verse for “yes” means “tongue and cheek”. Peter says, “yes,” and he is anticipating, he is hoping that Jesus does pay the tax. He goes trotting off to where the Lord is and comes in the door of the house, and Jesus says, without Peter saying anything, “I know why you’ve come, and by the way, I will pay the two drachma tax. Peter, go down to the river, throw in a hook, and you’ll catch a fish. Open the mouth of that fish and you will find a gold coin. Take that gold coin and go pay the taxes.”

I wish that were in existence today – we would all go fishing in February! We would catch those fish with the tax money in their mouths. But by whatever method, Jesus is upholding the system of taxation.

There is another more specific illustration in Matthew, chapter 22, verses 15 through 22. This is when the scribes and the Pharisees come to trick Jesus. They come to Him and say, “Uh, Jesus, do you pay the poll tax?”

The poll tax was one of three levied by the Roman government. This was the smallest of the three taxes. They figured that Jesus would probably pay the big ones, but they are asking, “Lord, did you pay the little tiny poll tax that is imposed by the Roman government?”

Jesus replies, “Well, let me ask you this question, ‘Does anyone here have a penny?’”

One guy, probably the one who asked the question, said, “Yeah, sure, got it right here.”

And the Lord says, “Well, whose image is on that coin?”

He answers, “Why, it’s Caesar’s.”

So the Lord then says, “Well then, give to Caesar the things that belong to Caesar, and give to God the things that are God’s.”

In other words, if you are under the system of Rome and you have that money in your pocket, you are accountable to the authority God has placed over you.

So that guy probably thought, “Who came up with that stupid question? Boy, the Lord got around that perfectly.”

They knew if He said to pay taxes, He would be considered sort of a traitor to the Jewish nation. If He said not to pay them, then they would go to the Romans and say, “You’ve got an insurrectionist on your hands.”

Jesus, however, got around it by saying, “You are responsible to the government over you to pay the taxes that government levies on you.”

Now, understand, ladies and gentlemen, that paying our taxes is a God honoring thing. Jesus upheld it. They did it in the Old Testament to support the system that they were accountable to. We are under a system too. Paul will say that the rulers over us are what? Ordained by God. So by giving our taxes, we give glory to God.

Now, do not misunderstand me. Our taxes are due in a couple of months and I am not shouting, “Hallelujah!” I hate to pay it. I am not saying, “Honey, get the checkbook. It’s time to write it out. Where’s that 1040 form?” No, that is not my attitude at all. But understand that it is not necessarily attitude, it is obedience. It is coming to the point in our lives where we recognize that paying our taxes actually honors scripture; it glorifies God.

Free will giving or grace giving

2. So, the first kind of giving, and it is required, is taxes. The second kind, just as in the Old Testament, is the free will giving. We refer to that today, as grace giving, because grace is the word used synonymously with the act of giving.

New Testament principles concerning how we are to give

Let me give several principles that we can glean from the New Testament epistles, after the cross, as to how we are to give.

Our giving is to be based upon willingness

1. First, our giving is to be based upon willingness.

II Corinthians, chapter 9, verse 7, tells us,

Each one must do just as he purposed in his heart, . . .

(this is reminiscent of Deuteronomy),

. . . not grudgingly or under compulsion, for God loves a . . .

(. . . big giver. No. God loves a . . .),

. . . cheerful giver.

It is not a matter of the amount, it is a matter of the heart; it is a matter of willingness. Why? Because God loves a cheerful giver.

So one of the first principles about giving is that it must come from the willingness of our hearts.

My younger brother Tim, even as a little boy, was very particular in his dress. We would take a family picture on a Sunday morning and my other brothers and I would have our shirttails hanging out and our shoes untied. But not Tim – Tim would look perfect.

He was always very concerned about the way he was dressed.

One Sunday, when Tim was probably about six years old, we were at church and it was time for our tithes and offerings. Our pastor had the habit of giving a fifteen minute warning that it was coming, so we would be ready. When the offering plate was passed to us, Tim pulled off the clip-on tie that he was wearing and put it in the plate. My mom leaned over and said, “What are doing? What did you do that for?”

Tim said, “Well, he said to give your ties and offerings.”

That really did happen! I can just see the usher at the end of the line thinking, “What is this?!”

Well, Tim may have misunderstood what to give, but he certainly understood the willingness to give. I know that must have been a sacrifice for him because he was probably wearing his favorite tie. He gave it anyway though, based upon a willing heart; he gave it even when it meant giving up his favorite necktie.

Our giving is to be systematic and planned

2. Secondly, our giving is to be systematic and planned.

I Corinthians, chapter 16, verses 1 and 2, says,

Now concerning the collection for the saints, as I directed the churches of Galatia, . . . On the first day of every week each one of you is to put aside and save, as he may prosper . . .

This gives us a very specific principle. We are to decide beforehand what we are going to give.

The worst time to decide what to give is Sunday morning. We should not decide by thinking, “Oh, here comes the usher with the offering plate. Let’s see, what am I going to do?”

Decide beforehand what you are going to give. That will give you the opportunity to pray about it and to go to your spouse or your children and say, “What should we give God?” Also, if it is systematic and planned, we can hold ourselves accountable by checking to see how well our plan is working.

In 1976, a well known columnist was going to come up with a slogan for his artwork that he thought would best describe the American people. So, he sent out a form and had thousands of people respond with slogans that they thought represented the American

people. He then chose one slogan that he felt was the most descriptive. Do you know what the slogan was? It was, "The check is in the mail". That was the description that he felt best described the American people.

That attitude can carry over into our giving if we are without a systematic plan. We think, "Well, Lord, it's in the plate; it's in the mail."

So, take time to think, to plan, to systematize whatever you give, whether it is to the church, to missionaries, or to other causes.

Our giving is to be sacrificial and generous

3. Thirdly, our giving is to also have the characteristics of being sacrificial and generous.

II Corinthians, chapter 8, verses 1 and 2, says,

Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. . . . beyond their ability, they gave of their own accord

Ladies and gentlemen, God in the New Testament; in the age of grace, is as interested in the amount we give as He is in the amount left over. In fact, I think He is more interested in what we have left over. This is the death knell of ten percent only teaching; of trying to impose one third of the Old Testament giving on the New Testament believer.

Let me illustrate this. Let us say that you and your next door neighbor live in the same kind of house, drive the same kind of car, and make the same salary of five hundred dollars per week. Now, you both give ten percent, right? You both give fifty dollars a week and have four hundred fifty dollars left over to spend. However, your next door neighbor, even though he does not deserve it, gets a promotion and a raise. He is now in middle management and makes a thousand dollars a week. Now, he gives a hundred dollars, while you are still giving fifty. And now, he has four hundred fifty dollars more leftover to spend than before. He thinks, "Lord, I'm giving my hundred," and he goes out on a shopping spree. In this case, who is really sacrificing more? You, giving fifty dollars, or your neighbor, giving a hundred dollars?

That is exactly the point of Jesus Christ as He was sitting and watching the treasury. There were thirteen golden shaped receptacles in the temple. Many expositors feel that when the people came and plunked in their bags of gold, that there was a vocal announcement. This was fun. You came into the temple, you dropped your bag into the receptacle, and you said, "A hundred dollars."

Then, someone else would come along and drop in a bag of gold and say, "Five hundred dollars."

There was a public announcement with this gift. That is why they were so caught up in pride.

Then, here comes this little widow. She walks in and drops her coin in and she says, "A mite," which is one-eighth of a penny. And Jesus, who is watching, comes out of His seat and says, "Hey, Peter, James, John, did you hear that? Did you see that? That lady gave more than everybody else!"

The disciples are scratching their heads. But, this is the attitude of giving. Jesus Christ is looking at the balance in the checkbook. He wants to know just what we are doing with what we have left.

Our giving is to be a result of growing in grace

4. There is a fourth principle that our giving is to be a result of growing in grace.

II Corinthians, chapter 8, verse 7, tells us,

. . . just as you abound in everything, in faith and utterance and knowledge and in all earnestness and in the love we inspired in you, see that you abound in this gracious work also.

Grace or "gracious work" is synonymous with giving. It is interesting that he uses the word "charis" for giving money. Is this grace? Yes it is! That is the way God considers it.

Giving money then, is one of the key signs of whether or not I am growing in grace. One of the most sensitive nerves in the human body is connected to the back pocket. One thing that occurs when we grow up in Christ is that the Holy Spirit begins to desensitize that nerve. We are freer to give; it does not hurt as much. Freer giving is a symbol of growing in maturity. As I grow in grace, I am able to give.

Our giving is to be considered as investing

5. Number five is that our giving is to be considered, or thought of, as investing.

II Corinthians, chapter 9, verses 10 and 11, tell us,

Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.

Men and women, we do not give anything away when we give it to the cause of Jesus Christ. Nothing is lost.

Let me give a great illustration of this in the life of C. T. Studd. I have a picture of him on my wall, sitting in front of a little grass hut in Africa. C. T. Studd was the son of an incredibly wealthy man. When his father died, he was left with a fortune. That fortune, in the 1800's, equaled one hundred fifty thousand dollars. You can imagine what that would have been worth in today's economy.

C. T. Studd, being committed to God, proceeded to give five thousand pounds to Hudson Taylor, a missionary to China; five thousand pounds to William Booth, who would establish the Salvation Army, which used to be a very evangelical, evangelistic, organization; five thousand pounds to D. L. Moody, who was going to be a missionary to India, but God changed his mind to start Moody Bible Institute instead; plus other gifts, until he had three thousand four hundred pounds left. He gave that remaining amount to his bride on their wedding day. However, his wife said, "Honey, Jesus told the rich young ruler to give it all away." So, he sent that three thousand four hundred pounds anonymously to William Booth, as we would learn later from his journal. He then went to Africa.

Ladies and gentlemen, C. T. Studd did not give anything away. He is still reaping the dividends from that investment.

By the way, if you put money in the offering plate, but in your heart you would rather use it somewhere else, New Testament teaching says, "Don't give it. We'll survive without it."

A pastor once told me, "Look, if you teach grace giving, you won't be able to pay the light bill."

This church has never missed paying the light bill! Yet, as we are going to learn, there is a greater responsibility in grace giving.

Grace giving as a church protects from three attitudes

Giving is to be funneled through the New Testament church. We have many examples: the Macedonians, the Corinthians, the Galatians. Ladies and gentlemen, as a church, and let me speak to us now as a church body, not to you as an individual, we are a funnel. We are not a collection agency; we do not just want to store up funds, we are to be a funnel.

There are three very important reasons that we are to be a funnel. If we have the attitude of funneling instead of collecting, we will be protected from three attitudes.

Grace giving as a church will protect us from selfishness

1. First, grace giving as a church will protect us from selfishness.

This church does not have a church building at this time. That makes it so easy for us to think of our many needs. We need to build a building; we need to purchase land, so let us spend it all on ourselves. Absolutely not!

Grace giving as a church will protect us from isolationism

2. Secondly, it will protect us from isolationism.

It is easy for a church to get the idea that all of the really important work of God is happening at that church and nowhere else. However, if a church funnels their funds to other ministries; if they give money away, it gives protection from that attitude of isolationism.

Grace giving as a church will protect us from unconcern

3. Thirdly, it will protect us from unconcern.

Turn to Revelation, chapter 3. There was a church that had this problem. It was a church that had become selfish, isolated, and unconcerned. I think often of the church of Laodicea, and my prayer is that our church will never become like it. If we do, I pray

that God will change us. Look at verses 14 through 16.

To the angel of the church in Laodicea write: The Amen, the faithful and true Witness, the Beginning of the creation of God, says this: "I know your deeds, that you are neither cold nor hot; . . .

(the word "hot" is the Greek word "zestos," from which we get our word, "zest," so there is no zest in this church),

". . . I wish that you were cold or hot. So because you are lukewarm, and neither hot nor cold, I will spit you out of My mouth."

In other words, "You became nauseating to Me."

Note why, in verse 17.

Because you say, "I am rich, and have become wealthy, and have need of nothing,"

I have written in the margin of my text, "and have need of no one."

In other words, the attitude was, "I have need of nothing and no one. We are independent. We are islands. We are wealthy. We pay all our bills. We have money set aside for nothing."

He says, in verse 18,

I advise you to buy from Me gold refined by fire that you may become rich, and white garments so that you may clothe yourself, and that the shame of your nakedness will not be revealed; . . .

(note the next statement),

. . . and eye salve to anoint your eyes so that you may see.

What a powerful statement this was, because the "Tephra Phrygia" was produced in Laodicea. This was an eye powder that was exported all over the known civilized world. Physicians would take these tablets that were exported from Laodicea, and crush them into powder and make a salve to put on the disease inflicted eyes of people to help their eyesight. So, what does He say to this church? He says, "In the town where you make eye salve to give people sight, you are blind. *You* need eye salve."

What a challenge!

Application

Now, let us become very practical and apply these principles to our lives.

Ways in which a Christian can misuse money

The first question is, "How can I, as a Christian, misuse my money?"

The book of Proverbs offers answers to this question.

A Christian can misuse money through foolishness

1. The first way that a Christian can misuse money is through foolishness.

Look at Proverbs, chapter 21, verse 5.

The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.

The hasty person is one who spends money without putting thought into where it is going. They are hasty with their money; they are just spending it.

Turn to Proverbs, chapter 28, verse 19, which is along the same line.

He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.

I am aware, ladies and gentlemen, that you and I can be poverty stricken; we can lose our money and be wise in the doing. There are some things that are beyond our control. However, we can spend it foolishly and thereby, be reduced to poverty.

A Christian can misuse money through stubbornness

2. Secondly, stubbornness is a way Christians can misuse money.

Look at Proverbs, chapter 13, verse 18.

Poverty and shame will come to him who neglects discipline, but he who regards reproof will be honored.

In other words, if you cannot learn not only from mistakes, but from other people who counsel and advise, you may be headed for poverty. As Proverbs, chapter 11, verse 14, tells us,

Where there is no guidance the people fall, but in abundance of counselors there is victory.

Do not be stubborn when your parents, close friends, or your spouse advise you on how to spend money.

A Christian can misuse money through laziness

3. Number three, a Christian can misuse money through laziness.

Proverbs, chapter 20, verse 13, says,

Do not love sleep, or you will become poor; open your eyes [or work], and you will be satisfied with food.

A Christian can misuse money through stinginess

4. Number four, another way to misuse our money is through stinginess.

Proverbs, chapter 11, verse 24, tells us,

There is one who scatters, and yet increases all the more, . . .

(this is the principle of investing),

. . . and there is one who withholds what is justly due, . . .

(But guess what happens – is he wealthier because he keeps it? No! Look at the results.),

. . . and yet it results only in want.

A Christian can misuse money through indulgence

5. Fifthly, money can be misused through indulgence.

I think this is probably the area where we have most of our problems with money. Proverbs, chapter 23, verses 19 through 21a, says,

Listen, my son, and be wise, and direct your heart in the way. Do not be with heavy drinkers of wine, or gluttonous eaters of meat; for the heavy drinker and the glutton will come to poverty . . .

What he is saying in these verses is that these are people who are incapable of saying, “No”. You can translate that from gluttony and drunkenness into every area of life.

Can you and I say “No” to the lure of commercial society? It is very difficult. They are after us. They are, in a sense, after our pocketbooks. In fact, there is a certain amount of commercialism or materialism

that has crept into the church. We need to ask ourselves periodically, “Am I misusing money?”

Our parents and grandparents provided a good example in one area, and that is clothing. Do you know when our parents and grandparents bought new clothing? When the old clothing wore out. It was only then that they would buy new. Not us, however. We buy new clothing when the fashions change, just to keep up. And the funny thing is, the fashions cycle continually.

I am discovering that fashion fact with neckties. By the time I get a dozen or so neckties that are thin, they start to come back out with the fat ones! It is not because we want to wear more material – it is easier to get spaghetti sauce on those – they just keep changing them around. Fortunately I kept my college neckties and had them dry cleaned to get the spaghetti sauce off, so I will not have to buy too many neckties!

The question is, “Why do we buy what we buy?”

I have a brother, and I will not mention which one of my three brothers it is, who is funny about clothes. All of us used to get on to him about it. He has about seven or eight pairs of tennis shoes. In fact, the last time I went home, he had a brand new pair. He has tennis shoes to wear with jeans; tennis shoes to wear with khakis; tennis shoes to play basketball in, to play racquetball in, to jog in, to walk around the house in . . . I came home and he had a brand new pair. I said, “You are totally indulgent.”

Being my brother, he smiles and points out my indulgence. I will not tell you what that is either!

When my wife and I were first married, we made a mistake. I am holding myself up to poor light today by giving this illustration. A salesman came to our door selling the Encyclopedia Britannica. We were newly married and my wife goes to the door and the salesman comes in and tells her, “Lady, did you know that for thirty-nine cents a day, you can provide your children one day with a great set of encyclopedias that they can use?”

“Hey, really? Thirty-nine cents? Is that all?”

And I am just as dumb. I say, “Show me the whole thing.”

He lays out this glossy thing that covers the whole living room floor. Some of you are laughing, but he has been in your living room too! And this guy is aggressive. That whole thing was laid out and he is

giving us all the facts and he is telling us, “Look, provide now.”

And we tell him, “We don’t have any children.”

“Well, you’re going to have children.”

If only I had known that most likely, for my children to ever use those things, I would have to give them to the school where they go and let them do the reports there. They have not done anything with them yet, of course. We finally said, “Okay, we’ll buy them. That’s not bad; that’s not much money.”

He then said, to add injury upon injury, “Now look, since you are buying this, do you know that for only another hundred dollars, you can get the junior set of encyclopedias?”

That means that until our children are older, and I know doctoral students are unable to understand the Encyclopedia Britannica, they can use the junior set. We thought, “Well, what’s another hundred?”

We paid thirty bucks a month for three years. I hated to see that bill come in. Thirty dollars a month for three years, which totals to over a thousand dollars for a set of books that most often collect dust.

They are very clever. The problem is not just them; the problem is us. We are unable to say “No”. And as parents, especially those with teenagers, that is a crucial issue that you learn to teach not only yourself, but them.

Ways in which a Christian can use money in a godly manner

Now, how can I, as a Christian, use my money in a godly fashion? Let me give several ways.

A Christian can use money for the needs of their family

1. Number one, a Christian can use money for the needs of their family.

I Timothy, chapter 5, verse 8, tells us,

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

Be careful on this one because it is so easy to desire to give your children the things that you never had. In so doing, you teach them a lack of discipline in giving. But it is a godly use of money to provide

for your family. In fact, if you do not, you are worse than an infidel. Note, however, that this is providing for their needs, not their “greeds”.

A Christian can use money to pay their debts promptly

2. Secondly, a Christian can use money to pay their debts promptly.

It is honoring to God to pay your debts on time.

Now people have different definitions of debt. My definition of a debt is something that you cannot afford to pay. A debt occurs when you purchase something that you do not have the resources to pay for.

Unfortunately I have come to understand from something I read this past week, that preachers are one of the highest credit risks in this country. That is sad because I think that same attitude then carries over into many churches.

A Christian should pay their debts.

A Christian can use money to support the ministry of the New Testament church

3. Number three, a Christian can use their money to support the ministry of the New Testament church.

This is giving that should reflect your gratitude of God’s grace. It not necessarily a set percentage – allow the Holy Spirit to work in your heart. It is also not a substitute for personal involvement in the church.

Examine your motivation for giving. Make sure it is not a subtle attempt to bribe God for His blessings in return. Also make sure your giving is not motivated by personal pride or a desire for personal recognition. As Matthew, chapter 6, verse 2, says,

So when you give . . . do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full.

A Christian can use money to support other Christian ministries of like faith

4. Number four, a Christian can use their money to support other Christian ministries of like faith.

In I Corinthians, chapter 16, verses 1 and 3, Paul gave us an Christians giving to another Christian ministry of like faith. He wrote,

Now concerning the collection for the saints . . . I will send them with letters to carry your gift to Jerusalem.

A Christian can use money to help those in need

5. Number five, a Christian can use their money to help those in need.

In Ephesians, chapter 4, verse 28b, we are told,

. . . he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.

Helping others in need may include very practical daily needs such as paying for: groceries, gasoline, a doctor bill. It may also include: counseling, praying, giving time. We are to be prepared to help those in need.

Two timeless principles of grace giving

Let me close by giving two timeless principles of grace giving.

1. First, the principle of priority. Does God have first priority in your life?
2. Secondly, the principle of submission. II Corinthians, chapter 8, verse 5, tells us of the Christians, “. . . they first gave of themselves to the Lord . . .”. Giving should begin with a heart that is submissive to the Lord.

In 248 A.D., Cyprian wrote of the Christians,

Their possessions hold them in chains; chains which shackle their courage and hamper their judgment and throttle their souls. They think of themselves as owners, whereas it is they rather who are owned; enslaved as they are to their property, they are not the master of their money, but its slaves.

Does this describe you? In order that this not be a description of us, our giving in this age of grace should be with God as the priority and in complete submission to Him.

This manuscript is from a sermon preached on 12/11/1988 by Stephen Davey.

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