

Dr. Jack L. Arnold
Biblical Giving

Lesson 6

GIVING AND ITS PRACTICALITY

Christians are constantly being asked to give money by Christian organizations that needs money. Most Christians can only give so much and their resources are limited. Yet, they feel guilty because they cannot help worthy Christian ministries.

A Christian must get his convictions for giving of money from the Bible. Because the Bible is the inspired and infallible Word of God, than it must have the answers on how and where and when to give to the Lord's work.

Every Christian must learn that money must not rule one's life, and it must not be held on to too tightly.

PURPOSE FOR WORKING Ephesians 4:28

He who has been stealing must steal no longer, but must work, doing something useful with his own hands that he may have something to share with those in need.

This verse does not teach the purpose for working is to provide for your family, although providing for one's family is important. ***If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever (1 Tim. 5:8).*** It does not say that we work to make more money, although it is not wrong to want to make more money. This verse does not each we are to work in order to save money for retirement, although it is important to have some kind of money for our latter years. It does not say that we should make money so we can leave an inheritance for our children, although there is nothing wrong with doing so. ***A good man leaves an inheritance for his children's children. . . (Psa. 13:22).***

This verse does teach the Christian is to be gainfully employed so he can give to every phase of the Lord's work, and the specific giving mentioned is to the needy. Why is it so important for a Christian to work to give? First, Jesus said, ***"It is more blessed to give than to receive" (Acts 20:35).*** Second, in giving of our material substance, we are giving of ourselves and not just living for ourselves. Third, giving is one thermometer whereby we can test our love for the Lord and His work. Forth, when we work with the motivation of giving to the Lord, work takes on a whole new dimension and purpose, and we understand work is not a burden but a blessing.

PLACES TO GIVE MONEY

The Local Church

The first and primary place to give money is to the local church. God has ordained the local church as the primary place to accomplish the ministry. Therefore, the great portion of our giving should go where our family is taught the Word of God. Always in the New Testament we find the local church feeding the needy and supporting missions. The local church must also pay

its ministers and support its ministries. In most cultures, it helps to meet in a building to establish permanency. The local church must be a strong home base for effective ministries to take place.

The Bible seems to teach storehouse tithing; that is, the first 10% of your giving should go to the local church. If you cannot give offerings above your tithe to the church, you may have to divide your giving between the general fund, missions fund, deacon's fund, etc. Remember, the tithe goes to the local church but our offerings may be put wherever you are led to give.

Those Who Teach You

The first responsibility of the local church is to meet the financial needs of their pastor(s); that is, those who labor among you. This subject will be taken up in another lesson.

Those In Need

There are more Scripture references to giving to the needy in the New Testament than any other phase of giving. The Gentile churches' collection for the needy saints in Jerusalem is a prime example. The church is commanded to meet the needs of God's people. ***Share with God's people who are in need (Rom. 12:13).***

All the references to giving to those in need in the New Testament refer to giving to Christians. Even most of the Old Testament references to giving refer to the poor and needy that was within the nation of Israel, the covenant community of God. Certain amounts of the harvest were left in the fields for the poor. No Christian who has a genuine need should be neglected. However, Christians are commanded not to put up with lazy people that will not work. ***For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat." We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat (2 Thess. 3:10-12).***

Does this mean the Christian should never give to the poor who are not Christians? No, of course not, but the emphasis is upon taking care of God's people in the Bible. We Christians cannot feed the whole unregenerate world but we can meet the needs of every Christian in the local church.

GIVING TO MISSIONARIES

The only place in the New Testament that speaks to missionary giving is found in Philippians 4:14-16. The Philippian church gave the Apostle Paul several gifts to help him while on his missionary journeys. The Philippians were committed to world evangelism and proved it by giving to the Lord's work through Paul.

There are several principles in this verse that can help us in our missionary giving:

1. Missionary giving was done by the whole Philippian church; it was a collective effort.
2. Missionaries may be supported in part or in full by a local church. The amount of money given to Paul is not stated but it must have been an offering of substantial worth. How long Paul could live on this gift without working is not stated but a large portion of his support came from the Philippian church. The local church should support missionaries substantially. It is better to support a few missionaries well than a lot of missionaries poorly;

3. The local church at Philippi was an established local church and could afford to take on the support of Paul. It appears that financial obligations should be met in the local church before there is a widespread missionary giving program.

SPIRITUAL GIFT OF GIVING Rom. 12:7

If it is serving, let him serve; if it is teaching, let him teach, if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously . . .

There are those in the body of Christ who have been given the special spiritual gift of giving. These gifted Christians will be able to sacrifice and give beyond the tithe and beyond normal offerings. They love to give money to the Lord's work. Sometimes the gift of giving also has with it the gift of making money. However, rich and poor Christians can have this gift.

Christians who do not have the gift of giving (and most do not) still have the responsibility to give tithes and offerings to God. In fact, those who have the gift of giving should be an encouragement to those who do not, for if God can meet the needs of those who give so much, then He can surely meet the needs of those who can give only a little.

A POSITIVE PLAN FOR THE USE OF MONEY

Most people at the end of the year look at the amount they made and say, "Where did it all go?" When they make a study of the year's spending, they realize that much of their money served their whims and not their priorities.

To properly handle our monies, a budget should be made and accurate records kept of incoming and outgoing monies. A formula for proper use of money might be 10—15—5—65—5. Christians must give to God and must give to the government (Matt. 22:21). Whatever is left is to be used wisely for ourselves, and, when possible, to give offerings to further the kingdom of Christ. This formula is very idealistic and may be difficult to put into practice. However, it is a good goal to strive for as good stewards of God's money.

Pay God (10%). Christians must give to God what belongs to God. They must give of their first fruits; that is, the first and the best of their monies. The tithe, 10%, is rightfully God's and we may choose to give offerings over and above the tithe. This money should be given first before any other bills are paid.

Pay taxes (15%). A Christian is a good citizen of the State and pays his taxes. Lets estimate that about 15% of our monies will be paid out in taxes (this could be more or less).

Pay self (5%). After God and country, the next step is to set aside at least 5% of what remains for savings. Pay yourself is the way to build financial security. The Puritans used to say, "Give 10% to God and 10% to self and learn to live on the remaining 80%, and by the time a person is fifty years old he will be financially well off." Family finances are unsound if every dollar that comes in goes right out again. The 5% may be placed in a bank account as a buffer for emergencies and/or put into long-term investments where they can attract better interest's rates.

Pay bills (65%). The largest percentage of our income should go to pay bills – rent, house payments, utilities, telephone, food, clothes, transportation, insurance, medical expenses, furniture, entertainment and holiday. Those bills received semi-annually or quarterly should be divided by twelve to arrive at the monthly amount to be budgeted.

Pay debts (5%). ***A small percentage should be used to pay off incurred debts. When we adopt the world's philosophy, "Buy now; pay later" we usually learn that "later" is very expensive. Pay off all debt and pay cash for almost everything. The only things that one might***

go into debt for are a house and a car. Tear up or minimize the use of credit cards because astronomical interest rates can sink you.