

EQUIPPING FOR MINISTRY IN THE 21ST CENTURY

Can you out-give God?

Then chaplain of the United States Senate, Presbyterian minister Richard Halverson once said, “Jesus Christ said more about money than about any other single thing because, when it comes to a (person’s) real nature, money is of first importance...Money is an exact index to a (person’s) true character. All through Scripture there is an intimate correlation between the development of a (person’s) character and how he handles his money.” Is Halverson right? A full 17 of Jesus’ 38 parables deal with possessions. The first commandment deals with our proclivity toward idolatry. Clearly God knew that His children would not only care about possessions but that we would be prone to allow our possessions to possess us. In Matthew 6:21 Jesus acknowledges that “where your treasure is, there your heart will be also.”

The way it is

Americans spend enough per year on chewing gum and breath mints to eradicate world hunger. Per capita giving in our culture is at historic lows and dropping. The average American gives less than 1 percent of their per capita income to charity. Mainline Protestants give 2.8 percent and self-described evangelical Christians give 4 percent. We all know that the Old Testament mandate is a 10 percent tithe but God’s expectation for when His people’s tithes, offerings and other gifts are tallied is really between 22 and 28 percent. God’s expectations are high but then it really “all” belongs to Him in the first place.

The way God intended it to be

God made it all. Then, He established a system wherein His children were entrusted as stewards of all that belongs to Him. When God’s stewards lived out their calling and into their identity, the created world thrived.

How we moved from God’s intent to our present reality

Over time, God’s people came to believe in their hearts that they owned it all and

began to act as if the accumulation of stuff in their own name and generational wealth in their own family provided meaning and purpose and security and importance. The things of the world became more important than a relationship with the God who created all things. Accumulation, self-actualization, elevation, promotion and lordship became the driving desires of the human heart. Even the Church moved God from the center in favor of property, posi-



tion, power and cultural relevance. We know we’ve reached the crisis point when the fear of sermons on money is the chief excuse for not attending worship services or inviting people to join us at church. Randy Alcorn notes that “Large segments of modern evangelicalism have succumbed to the heresy that this present life may be lived selfishly and disobediently without serious effects on the eternal state...Never have so many Christians believed that our monies and possessions are ours to do with as we please.”

It hasn’t always been this way

Many remember a day when American Christians were more generous of spirit and more generous with money than we experience today. Wes Wilmer tells us in *Revolution in Generosity* that from 1750-1850 America enjoyed an era of Biblical stewardship. John Wesley taught, “Gain all you can, save all you can, give all you can” because “all that we have is given us by God, and since we have been entrusted with these possessions, we are responsible to use them in ways that bring Him glory.”

The 100 years that followed were the philanthropic era (1850-1950). The word philanthropy means “friend of humankind” in contrast to stewardship, which means servant of God. Are you first a friend of humankind (social Darwinism) or are you first a servant of God (Biblical theology)? From 1950 to 2010 America endured the era of the self. At present, what looms is the era of big government. Sociologist Bradford Wilcox recently wrote in the *Wall*

Street Journal that “a successful (big government) revolution providing cradle-to-grave health care would reduce the odds that Americans would turn to their local religious congregations and fellow believers for economic, social, emotional and spiritual aid. Fewer Americans would also be likely to feel obliged to help their fellow citizens through local churches and charities.” Why? Because instead of people cultivating a spirit of generosity and loving neighbor as self, the government will control the distribution of funds as it deems necessary to aid, assist, educate and care for or support those it determines have the greatest need. If you want to see our future, look at Europe: few churches, fewer charities and no generous giving.

What is needed now?

Re-education and a re-integration of faith and finances is necessary because what was intended to be fully integrated has become woefully dis-integrated in our thinking and practice. Stewardship is not a concept or a season on the church calendar. Stewardship is the primary relationship of the creature to the Creator. God is the owner of all things and without Him there can be no stewards because a steward requires an owner to serve. “Steward” is a title and a role. God is the owner. He has made us and we are His. Biblical stewardship is concerned with the stewardship or management of creation, of self, of time, of relationships, of talents and of resources. With a desire to become more generous toward God, let us explore together the nature of money as a trust, a tool, a test and a trademark.

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Week I: Money is a trust

Read and consider I Chronicles 29:11-16, Psalm 24:1, Psalm 50:10-12.

One principle that emerges from these Scriptures is that God is the owner of everything. Everything is an all-inclusive term. No hidden assets. No off-shore accounts. Everything that has ever been, everything that is now, everything that will ever be is God's, God's, God's.

As Christians, we belong to Christ. In turn, everything we have belongs to Him. When I give to God, I am simply taking my hands off what already really belongs to Him. Consider for a moment what that means: your house, your car, your clothes, your kids, your pension, your savings, your keepsakes, your dust-collectors, your books, your iPod, your TV, your computer, the paper in your hands. Over all these "things" and over all things, God says "mine." And then, He entrusts it all to us.

James 1:17 reminds us that "every good and perfect gift comes from above" and Ephesians 1:3 declares "Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ." Matthew 7:11 declares that God gives good gifts to His children.

Our role then is to be a trustee, a manager, a steward of all that God entrusts to us. The parable of the talents in Matthew 25:14-30 deals with the question of faithful and unfaithful stewardship of the resources God has entrusted to His people.

Ultimately the question is whether we live unto ourselves or unto God. Paul declares in Romans 14:7-8 that "none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord." Are you genuinely living to God in the area of your finances and accumulated wealth or are you living as if when you die your legacy will be primarily material and not primarily spiritual?

For consideration and conversation:

1. Read and discuss Proverbs 8:18-21.
2. Consider Brian Kluth's assertion that "your bank and credit card statements are theological documents. They tell what you really worship." What would those documents disclose about your giving? What would be discovered about the percentage of spending you do on yourself versus the percentage of spending you do on the advancement of God's Kingdom purposes?
3. Read and discuss Deut. 16:16, I Kings 17:10-15, Mark 12:41-44 and II Cor. 8:2-4. What do these passages lead you to believe about God's expectations of His people?
4. People often ask about the Biblical mandate of the tithe. Deut. 14:22-23 says, "Be sure to set aside a 10th of all that your fields produce ... The purpose of tithing is to teach you always to put God first in your lives." The Biblical tithe is a first-fruits 10 percent of everything God places in our hands. Yes, everything. And off the top, not after-taxes. Genesis 14:20 notes that Abraham gave a 10th of everything and Exodus 22:29 reminds us that we are called to be prompt in giving God the tithe.
5. Although tithing is not a New Testament mandate per se, God considers tithing serious business. In Malachi 3:8-11 God accuses those who withhold His tithe of actually stealing from Him! Jesus also considered tithing important, but He viewed it as a "floor" of giving, not a ceiling. In Luke 11:42 Jesus said "though you are careful to tithe even the smallest part of your income, you completely forget about justice and the love of God. You should tithe, yes, but you should not leave these other things undone." Ask yourself if, according to these Biblical principles, your giving is as generous as God expects.

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Week II: Money is a tool

Are you “spending” your time and talent to gain temporal gain or are you spending your life to gain eternal rewards? Reframed, is “money” using you or are you using money? Money may be the currency of the world, but love is the currency of the Kingdom. So, how can believers leverage their worldly wealth to advance the Kingdom purposes of God?

Psalms 119:36-38 calls out, “Help me to prefer obedience to making money! Turn me away from wanting any other plan than Yours. Revive my heart toward You. Reassure me that Your promises are for me, for I trust and revere You.” Do you share the desire of the Psalmist or if you’re really honest, do you share the desire of the world to make, accumulate and secure riches that God says are ultimately passing away?

Read and consider Luke 16:19-31. What does this passage teach you about the real value of how you “spend” your life? What level of generous spirit would be cultivated in us if we really believed this parable of Jesus?

In truth, you can’t out-give God. God continually pours Himself, by the present power of His Holy Spirit, into the lives of those who believe. To believe is to put yourself in a position to receive. This is not “prosperity gospel,” but *the* Gospel. This is a call to put our trust not in riches nor the things of this world, but to put all trust in the sovereign God through whom all blessings flow. Money is neither the gift of God nor the righteous goal of God’s people. Money is a tool designed to enable God’s servants to advance His Kingdom purposes.

As you read the following passages, seek to discern the principle that God is seeking to communicate. See if after reading each passage you can complete the sentence “God’s desire is for me to learn to give ...”

II Chronicles 31:5, I Chronicles 29:14-17, I Timothy 6:17-19
(generously)

Matthew 2:11, Deuteronomy 14:23, Leviticus 22:20,
Malachi 1:6-9 (reverently)

II Chronicles 29:36, II Corinthians 8:2 and 9:7 (joyfully)

Malachi 3:8-10, Genesis 28:20-22, Luke 6:38,
II Corinthians 9:6-11 (expectantly)

Matthew 6:19-20, I Timothy 6:19, Mark 10:21,
Hebrews 11:13-16 (eternally)

John 12:1-8, Mark 12:41-44, Exodus 35, I Chronicles 29:2-9
(from a deep love)

For consideration and conversation:

1. Who is the most financially generous person you know? What “marks” their life?
2. How is God using the tool of money to advance His Kingdom purposes?
3. Count your top 10 life blessings. Do you acknowledge that they come from God?
 - How are you leveraging those blessings for the advancement of God’s Kingdom?
 - If you’re not, why not?

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Week III: Money is a test

Money is a test of faithfulness in three parts:

1. Who is the master of our lives?
2. What are our worldly and heavenly responsibilities?
3. Are we securing or forfeiting eternal rewards?

The first question revisits the question of our position as the stewards or managers of that which ultimately belongs to God. We are not the master, we are the servants. We don't "make" anything and there are no "self-made" millionaires. God has made us and we are His. Further, having been redeemed by Christ, God has actually bought us back from the powers of sin and death to which we had become slaves. We owe Him everything. All that we are and all that we have belong to God. The question is do we live that truth? Try this out: The next time you are tempted to ask what you can afford to give to God, consider instead how much life you would have if God withheld His resources for even a moment.

The second test is the test of our response-ability. If we are seeking to have eyes that see what God sees and we are genuinely willing to be used by God to bless other people, then when our hearts are broken by that which breaks the heart of God, we will be led to respond. That response may require the sacrifice of our time and our resources. It may require that we leverage our spheres of influence and our relational networks. It may require much more. The question is when God sets a person in my path who has a need that I have the ability to assuage, do I respond in faith? This is where James' assertion that "faith without works is dead" cuts us to the heart. We can possess all the right theology and doctrine, but if we fail to extend the extravagant grace of God to those in need, we fail this particular test of faithfulness.

The third test is somewhat mysterious because it seeks to see beyond the veil of this life into eternal realities. Jesus admonished His followers "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." So, where are your treasures? Think "names," not assets. Think blessings extended through you into the lives of others, not balance sheets. Think of the faces of those who will greet you in heaven to say "thank you" for giving to the Lord and not the things of this world. Think of the good deeds that are unknown

on earth but which God is storing in His heart as jewels for a crown that you will one day have the honor of presenting to Christ in an ultimate moment of worship.

When you think of treasures in those terms, what do you genuinely treasure? Be honest. God knows the truth. If confession and repentance are called for, then do it! If a re-orientation of your life is necessary to become aligned with God's Word and His Kingdom purposes, there is still time.

For consideration and conversation:

How is the use of money revealed as a trust, a tool or a test in I Timothy 6:9-10, Hebrews 13:5, Mark 10:21-25 and Matthew 25:31-46?

EDITOR'S NOTE:

Carmen Fowler is the author of the equipping section that appears in the center of each issue of *The Layman*.

Your feedback is greatly appreciated as future studies are planned.

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Week IV: Biblical principles of generosity

The Bible says that the Word of God is useful. That means that from the Bible we can not only know God's good, perfect and pleasing will, we can also learn how to apply it in our daily lives. When you read and study the Scriptures you should be seeking not only to learn the content but also discern the principles for living. Each passage, pericope, and book yields principles. This is the "how does it apply to my life today" part of Scripture study.

Principles culled out of II Corinthians 9:7 include:

- Every Christian should support the Lord's work with material resources
- What a person chooses to give is to be determined individually, prayerfully and responsibly
- Giving is a personal choice between the giver and God

Reading on, II Corinthians 9:8 and 11 say "God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work ... You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God." What principles are revealed?

- God is able to provide for us, and through us, in more than all sufficient measure
- God expects us to be generous on every occasion and to do the good works He has prepared for us
- The goal of generosity is not our own glory, but glory rendered to God through the thankful response of those who are in turn blessed by our generosity

For consideration and conversation:

As you consider the Word of God, seek to understand the principles of Biblical generosity.

1. Proverbs 11:24-25. Principles?
2. I Timothy 6:18-19. Principles?
3. I Corinthians 16:2. Principles?
(Hint: try finishing the sentence, "My giving should be ...")
4. Sometimes the principle is an attitude or a motivation. As you read these texts, identify the attitude of giving that is addressed: II Corinthians 8:2 and 9:7 (cheerfulness); Acts 20:32-35, II Corinthians 8:4 (privilege, honor), II Corinthians 8:5 (personal involvement), II Corinthians 8:8-9 (love) and Hebrews 13:15-16 (worship).

Remember the supreme value of the widow's mite? We give not under compulsion, not in a spirit of paying God back nor buying God off. We give toward an upward calling, with the desire to advance God's Kingdom and we give thoughtfully and systematically with a regular rhythm.

Sobering summary

Read Deuteronomy 6:10-13; 8:11-20 and Romans 1:18-23. What should be the foundation of our attitudes and all our dealings with material things?