

# **How to give joyfully to the Lord**

Biblical Principles for Christian Giving

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South African Theological Seminary Press

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## **How to give joyfully to the Lord: Biblical Principles for Christian Giving**

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## Foreword

In recent years, most writers have focused on how to become rich or receive money. One of the studies in this book will focus on the blessings of giving. However, it should be said up front that this study does not encourage one to give to become rich!

Also, contrary to the focus of some teachers, this book does not deal with incidental giving. There is nothing wrong with incidental giving. Moses asked the people of Israel to give a special gift towards the building of the tabernacle. Paul asked the Corinthians and other Christians to give towards the needy in Jerusalem. The focus of this book will not be on this one-time, special giving. This book is a call for Christians to be regular, systematic givers.

Many Christians have not yet learned how to give to the Lord. In these times, we need to study biblical principles on giving and apply them in our daily lives and in the lives of our local churches. If we apply biblical principles on giving in our churches today, we will be able to support God's full-time workers and the needy in the local church. We will be able to minister to others far beyond our own borders. Because this is not done, many faithful servants of the Lord are suffering financially. They are ministering the word of God to people in different areas, and are not taken care of financially. Most of the Lord's workers in Latin America, for example, are not being supported by their churches. The same is true for many pastors in Africa and other parts of the world. This has to change!

The principles taught in this book have been a blessing to Lutherans, Moravians, Pentecostals and Baptists. This teaching has also been a blessing to us in my own local Brethren church in Surinam. As a result, we have started to give in *one month* the amount that the church used to give in *one year*! We were able to provide most of the means for a complete new building for our local church.

This book has two parts. The first part is a one-chapter summary of the whole book. It is a message based on the principles taught in the second part of the book, and called the ‘Introduction’. The second part of the book is a series of bible studies on various Old and New Testament passages. It can be used as a guide for bible study groups, when biblical principles for giving are being studied.

I would like to take this opportunity to thank Prof. Sam Kunhiyop, Mr Henk Medema, Dr Kevin Smith and Pastor Chris Woolley, who made helpful comments and gave suggestions to correct an earlier edition of the manuscript. They, however, are not responsible for the shortcomings and views expressed in this book.

It is my prayer that these bible studies will be a blessing to many.

Johannesburg, 2009

Franklin S. Jabini

## **Introduction: How to give joyfully**

Imagine you are in church. You have had a wonderful time of fellowship with the Lord and His people. At the end of the service one of the leaders of the church makes the following suggestion. ‘Please take your wallet out of your pocket. Give it to the person sitting beside you as an expression of joy in the Lord!’ Of course, that will never happen! I am more than willing to give a handkerchief to a person who is crying because he is touched by the word of God. I will even allow the newcomer to use my bible during the sermon. But give my wallet away, just like that? Not a chance! It is said that the last thing of a Christian’s that becomes ‘Christian’ is his wallet. Is it possible to lead our wallets to the Lord and dedicate them to Him? And, can we do that joyfully? This is the central message of the book.

This first chapter will tell you what the book is all about. It is a summary of the principles I teach in more detail in the rest of this book. These principles can be summarized in the form of a message, under the following headings:

- Misconceptions about giving
- Motives for giving
- Motivations for giving
- Methods of giving
- Mercy of giving

### **Misconceptions about giving**

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Christian giving can be joyful. However, some Christians are not experiencing it in that way. This is about to change. The

message of this book will change your approach to giving. In order for it to succeed, however, you will have to get rid of some misconceptions.

In the first place, the Bible does not teach us that 10 percent is *the* percentage that we should give. Some Christians feel guilty because they are not giving 10 percent of their income to the Lord. Let me assure you that the Bible does not ask us to give 10 percent. In the Old Testament, God's people gave more than 10 percent on a regular basis. The Old Testament teaches us that God's people used to give three types of tithes; these added up to much more than 10 percent. Furthermore, in addition to the tithes, they used to give various freewill offerings, heave offerings, and from their first fruits. The total value of what they gave was more than 10 percent. Should we do as they did? This is not mandatory. However, it is important to understand the principles that lie behind these tithes and offerings, so that we can apply them in our lives.

Secondly, it is also not true that you have to give when and how the Lord moves your heart—for some people, God never moves their heart! Giving is something which has to be done on a regular basis and as part of your normal Christian life. We can compare giving with prayer. God gives us principles in his Word about prayer. As a Christian, you may never say: 'I will pray when the Lord moves my heart.' The same is true for giving!

Thirdly, it is not true that you can be too poor to give. Jesus told the story of a poor widow who gave two coins as an offering. The widow was poor, yet she was able to give (Luke 21:2-4).

So, you don't give to the Lord because you have to give 10 percent. You don't give to the Lord when you feel like giving. You are not too poor to give to the Lord. Keep this clear in your mind. When you give to the Lord, it is because God is the owner of everything you have. You recognize His ownership by giving Him the first and the best of all that He gives you.

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### **Motives for giving**

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When you give, you have to do it with right motives. Don't give with wrong motives. Some people give because they are greedy. They want to receive much more than they have given to the Lord. They are sometimes encouraged by the preachers and ministers who teach them to give with greedy motives. 'If you give towards this ministry,' these preachers say, 'you will receive four times the amount you have given.' Some of them will even try to sell the grace of God, or God's salvation, miracles, or healing. They ask you to send a prayer request and a donation, and they will pray for your healing or a miracle. This is not what God expects of His servants. A genuine servant of the Lord will not accept money for any of these things. Peter did not take the money that Simon offered him to receive God's power (Acts 8). He rebuked him. A good servant of the Lord will acknowledge that these gifts are God's gift to His people, free of charge (Matt. 10:8)! So what should motivate us to give? There are four things:

- Thankfulness to God
- Gratitude towards those who feed us spiritually
- Love and compassion for the needy
- A passion for the ministry of the gospel to be advanced

## **Thankfulness to God**

One motive for giving to God is thankfulness to Him. Abel, for example, gave God an offering out of thankfulness (Gen. 4:3-5). God did not ask him to do so. His parents did not force him to give an offering. His offering was a freewill offering. Noah did the same thing as Abel (Gen. 8:21). God saved Noah and his family. When Noah walked out of the ark, he offered a sacrifice of thanksgiving to the Lord. These offerings can be seen as an act of worship!

Israel offered sacrifices of thanksgiving to God, as part of its worship (Lev. 1). Christians should also have an attitude of thankfulness to God. They should worship Him with everything that they have. The Bible says Christians should give themselves fully and completely to the Lord (Rom. 12:1-2). Instead of animals, God wants our whole lives, including all the members of our body (Rom. 6:13, 19)! According to the New Testament, our praises (Heb. 13:15) and our money (Phil. 4:18; Heb. 13:16) should be given to God as a sacrifice. So, when we give, we give out of thankfulness to God. Do not give because someone forced you to give. Do not give to ‘someone.’ Give to your God, who has done great things in your life.

## **Gratitude toward those who have fed us spiritually**

We give to the Lord because we are thankful to him. But God also teaches us to give to those who feed us spiritually. In the Old Testament God commanded the people of Israel to give their first tithe towards the need of the Levites (Lev. 27:30-32; Num. 18:21, 24, 26-28). He also ordained that the first fruit is for the priests (see Lev. 2:14; Num. 18:8-20). The teaching of

the New Testament follows the same pattern. God ordains that those who feed the flock should eat from the flock.

*In the same way, the Lord ordered that those who preach the Good News should be supported by those who benefit from it (1 Cor. 9:14, NLT).*

This message is repeated throughout the New Testament. In Galatians 6:6, Paul tells the churches: ‘Those who are taught the word of God should provide for their teachers, sharing all good things with them.’ To Timothy he wrote the following: “*Elders who do their work well should be respected and paid well, especially those who work hard at both preaching and teaching*” (1 Tim. 5:17). A local church has the responsibility to provide for the financial needs of its full-time workers. Although some preachers constantly preach about money, some churches hardly speak about money at all. They do not support their workers. If God’s people are grateful to the ministers in the local church, they should support them.

### **Love and compassion for the needy**

God is not only concerned about His workers, He also cares for the poor, the orphans and the widows. In the Old Testament He asked the people of Israel to give a tithe to them.

*Every third year you must offer a special tithe of your crops. In this year of the special tithe you must give your tithes to the Levites, foreigners, orphans, and widows, so that they will have enough to eat in your towns (Deut. 26:12, NLT).*

God's people have a responsibility towards the needy. And God wants His people to give generously towards the poor, not just the leftovers (Deut. 15:10). In the New Testament, Paul devotes two chapters to encouraging the Church of Corinth to give towards the needs of the poor in Jerusalem (2 Cor. 8-9). We are in the same situation today. Christians in some countries are going through difficulties; they are in great need. Those of us who are blessed by the Lord should take care of them! *"At the present time, your abundance will meet their need, so that one day their abundance may also meet your need, and thus there may be equality"* (2 Cor. 8:14). So we should give joyfully towards the needs of the poor, the widows, and the orphans in our local churches.

### **A passion for the ministry of the gospel to be advanced**

Finally, Christians should give out of a passion for the ministry of the gospel to be advanced. The believers in Philippi set a good example in this regard. They sent money to Paul a number of times. By doing this they allowed Paul to carry on the preaching of the gospel in Thessalonica. He thanked the church as follows: *"Even when I was in Thessalonica you sent help more than once"* (Phil. 4:16, NLT).

These motives should guide us when we give to the Lord: thankfulness to Him, gratitude towards His workers, love and compassion for the needy, and passion for the advancement of the ministry of the gospel.

### **Motivations for giving**

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I would like to focus on four things.



In the first place, the example that God has given us. As a Christian, I recognize first of all that God is the owner of everything. All that I am and all that I have belongs to God (1 Chr. 29:14; 1 Cor. 6:19-20; Ps 24:1). I am His steward, and I recognize that everything I have belongs to Him. Because of this, money does not possess me. I can therefore follow the example that God has given. God gave His very best, His only Son, for me (John. 3:16). The Son gave His life for me (Mark. 10:45). And the Holy Spirit has given me gifts (1 Cor. 12:11). Our loving God has blessed us, and is blessing us with the best. We should follow His example.

In the second place, God commands us to give. Giving is not a matter of preference. It is mandatory (1 Cor. 16:2; 2 Cor. 8:7; Heb. 13:16).

In the third place, we can follow the example of godly leaders like David, who gave in abundance. This is very important for all Christian leaders. David gave thousands of ‘dollars’ worth of gold and silver towards the building of the temple. He said:

*Using every resource at my command, I have gathered as much as I could for building the Temple of my God. Now there is enough gold, silver, bronze, iron, and wood, as well as great quantities of onyx, other precious stones, costly jewels, and all kinds of fine stone and marble (1 Chr. 29:2, NLT).*

Besides this, David gave an extra ‘amount’ towards this project (1 Chr. 29:3-5). This is a godly example that is worth following.

There are also bad examples set by wicked leaders such as the sons of Eli (1 Sam. 2:13-16). These examples are not to be followed. God's servant should abstain from taking the Lord's money. He has to be satisfied with what the Lord gives him. He should not put pressure on God's people to give him more. Neither should he take money by force or manipulative tactics. Teach God's people God's word, so that they will give in imitation of our loving God and the example set by godly leaders.

Finally, giving has a positive effect on our spiritual life. A right fulfilment of good stewardship will bring spiritual blessings. It will take the focus away from the earthly to the heavenly things. It will protect us against the love of money (1 Tim. 6:10) and it will help us to lay up our treasures in heaven, so that our hearts will be there (Matt. 6:19-21).

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### **Methods of giving**

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Even though we are focusing on money and material possessions in this book, we should also give our time, gifts, body, and everything else to the Lord. God wants us to give our best and our first, just like Abel. He gave the Lord "*the best of the firstborn lambs from his flock*" (Gen. 4:4). When we give to the Lord for His workers, for the needy, and for His work, He does not want leftovers. He wants the first and the best.

Paul instructed the Corinthians to give in a regular, systematic way. They were to give on the first day of each week (1 Cor. 16:2). So giving is not a one-off action. Giving should be a well-planned, regular activity. Can it be 10 percent of your income? Yes, as long as you know that God deserves

our all. Besides our mandatory giving, we should give voluntarily as well!

We should give:

- Cheerfully, because God loves the cheerful giver (2 Cor. 9:7).
- Sacrificially (2 Cor. 8:3).
- Willingly (Exod. 25:2).
- Honestly, not like Ananias and Sapphira (Acts 5:1-11).
- Regularly and systematically (1 Cor. 16:1-2)

Giving joyfully can happen even in ‘extreme poverty’ (2 Cor. 8:2). Less privileged people are wrong to think that they cannot give to the Lord. The Macedonian churches were poor, yet they gave generously to the Lord. So poor people can give generously, just like the woman who gave her two coins (Luke 21:2-4). Rich people should also give, just like Zacchaeus (Luke 19:1-10). Giving is primarily a matter of our attitude. It has to be sacrificial. Giving should also take place when we have abundance (2 Cor. 8:14). When there is a need among God’s people, we should respond with generosity.

Even though as Christians it is good to be generous towards other Christian ministries and good causes, never forget that your local church and its ministry are your first responsibility in giving.

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### **Mercy of giving**

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When a Christian gives to the Lord, it will affect and enrich his or her spiritual life. Christians grow when they give. They learn to focus on heaven, on the things of God instead of money and other material possessions (see Matt. 6:19-21). Giving helps us to live free from the love of money (Matt. 19:21). God

also promises to bless us when we are generous. Both the Old and the New Testament promise God's blessing on those who give.

*Give, and you will receive. Your gift will return to you in full-- pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back (Luke 6:38).*

## **Finally**

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Giving is both a privilege of God's people and a command of the Lord. God wants His people to give joyfully towards His causes. He wants them to support His workers and His work. He uses them as an instrument of blessing for the needy.

I want to be very practical here. As a full-time worker, working in a village, I have enjoyed the generosity of God's people in that setting. They supplied me with groceries, fresh from their own gardens, and fish which they caught from the river. They taught how to eat local vegetables and meat. We enjoyed their generosity, even though support from others was necessary to meet the needs of our family. While serving in the city, I have enjoyed the turkey and the 'urban' generosity of God's people. The good news is that God's people in every part of the world can be generous according to their own ability and in keeping with their own means. Just like God's people in the Old Testament, some will be able to give a bull, others a sheep or a goat, and some will offer a turtledove or pigeon! All of these were "*a special gift, a pleasing aroma to the LORD*" (Lev. 1:9, 13, 17).

What is your contribution to the Lord's work at this time? Are you struggling or arguing about the percentage that you should give? Go to the Lord with your present situation. How much do you give to the Lord now? Please pray about your present way of giving and make a decision before the Lord. Decide in His presence what and how you want to give. Whatever you decide, stick to it! Remember: you will not take any money with you when you are going to the Lord. Invest your money in the Lord's cause.

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**Outline of the book**

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- The first study will focus on the joyful giving of David and his people.
- The second study will focus on possessions in general and God's example in giving.
- The third study will focus on various types of offerings in the Old Testament.
- The fourth study will survey freewill offerings in the Old Testament era.
- The fifth study will focus on the mandatory offering, in particular tithes.
- The sixth, seventh, and eighth studies will survey New Testament passages on giving.
- The subject of the ninth study will be the blessings of giving.
- The tenth and eleventh studies will answer some questions on managing God's money in the local church and personally.
- The final chapter is a teaching outline for the book



# Chapter 1: We give it to YOU from Your hand

## Introduction

---

John received a coin from his mother to put in the Sunday school offering. While he was singing, John put the coin in his mouth. Unfortunately, he swallowed it and it stuck in his throat. His Sunday school teacher wanted to help him to take out the money. John refused, however, and asked for the pastor to come. No matter how the teacher tried, John didn't want her help. He called for the pastor. When the pastor arrived, he took John, turned him upside down, struck him on his back, and finally the coin came out. The pastor asked John why he refused the help of his teacher. To this John replied, "My mother says pastors know how to get money out of people."

Maybe you have had the same experience as John's Mom. You don't give with a joyful heart. However, it is possible to give joyfully. In 1 Chronicles 29:9 we read that God's people rejoiced at their giving!

*The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly.*

How did this happen?

*But who am I and who are my people, that we should be in a position to contribute this much? Indeed,*

---

*everything comes from you, and we have simply given back to you what is yours (1 Chr. 29:14).*

David spoke these words when God's people gave freewill gifts to build the temple. In this prayer, David made it clear that everything that he and the people had came from God. They took, as it were, the gifts from God's hand and gave them back to Him. It is just like a little girl who gives her parents a gift out of the pocket money she got from them. The parents were aware of the fact that it was their money. However, the action of the child made the gift precious.

When one reads 1 Chronicles 29, it becomes clear how much God's people gave for the building of the temple. This they did, because "*the work, the task to complete was great, for this palace is not for man, but for the LORD God*" (verse 1). The people knew that what they gave was not for a man, even though Solomon was the one to whom God gave the task of building the temple. They were giving their offering to build the 'palace' for the LORD God.<sup>1</sup>

### **The example set by King David**

In this passage, King David, their leader, set a good example to the people to follow. He said:

*Using every resource at my command, I have gathered as much as I could for building the Temple of my God. Now there is enough gold, silver, bronze, iron, and wood, as well as great quantities of onyx, other precious stones, costly jewels, and all kinds of fine stone and marble (1 Chr. 29:2, NLT).*



This verse indicates how much David gave for the temple. However, this was not enough for the king. Because of his commitment<sup>2</sup> to the temple of his God, he decided to give more. He said the following:

*Now, to show my commitment to the temple of my God, I donate my personal treasure of gold and silver to the temple of my God, in addition to all that I have already supplied for this holy temple. This includes 3,000 talents of gold from Ophir and 7,000 talents of refined silver for overlaying the walls of the buildings, 5 for gold and silver items, and for all the work of the craftsmen (1 Chr. 29:3-5a).*

This is a beautiful example, set by a leader. “Leaders will never see open-handed giving from their people, if they are not willing to take the lead in this as well.”<sup>3</sup> David set that example. He therefore had the right to make an appeal to the people. At the end of verse 5, he asked: “*Who else wants to contribute to the LORD today?*”<sup>4</sup>

### **The example set by the leaders is followed**

The other leaders among the people responded and contributed as well.

*Then the family leaders, the leaders of the tribes of Israel, the generals and captains of the army, and the king’s administrative officers all gave willingly. For the construction of the Temple of God, they gave about 188 tons of gold, 10,000 gold coins, 375 tons of silver, 675 tons of bronze, and 3,750 tons of iron (1 Chr. 29:6-8, NLT).*

Did you notice the good example set by these leaders? We can learn from this. The generosity of the leaders impressed the people of Israel, contrary to what we find in our days, where leaders continuously ask the people to give, to meet *their* needs. Sometimes they even use deceptive methods to get money out of people! The biblical pattern is that the leader should set the example by giving generously. The people will then follow:

*All who possessed precious stones donated them to the treasury of the LORD's temple, which was under the supervision of Jehiel the Gershonite (1 Chr. 29:7).*

The people rejoiced, following the gracious way in which they gave!

*The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly (1 Chr. 29:9).*

This is a beautiful scene. Is it still possible today to give and to rejoice? Are God's people rejoicing about their own giving? Yes, it is possible. If we follow the biblical pattern, and if we give out of our devotion to the Lord, we will rejoice. Just like David, we will give because we take pleasure in the work of the Lord! We will give because we love the Lord our God.

### **Why are Christians not giving?**

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**Christians give less than 3 percent to Christian causes.** Money has become a major problem in churches today. Maybe it was always a problem. In 1800, church members worldwide

had an income of US\$40 billion per year. From this amount they gave US\$1 billion to Christian causes. This was 2.5%. In mid 2007, the income was US\$16,400 billion. From this amount US\$370 billion was given. This was approximately 2.3%. In other words, the total percentage of giving of Christians' income worldwide in the past 200 years has remained more or less the same.<sup>5</sup> Was that all that Christians could have given? It is clear from the figures that some Christians did not give at all.

I am sure you know of people who look for coins to put in the offering, even though they are able to give more. It is not clear to me why they do that.

On the other hand, we find those who complain about the fact that in their church the pastor emphasizes the importance of giving money to the church and the ministry. The situation is worse with the so-called 'wealth preachers.' According to these preachers, God does not want His people to be poor.<sup>6</sup> The children of God should be rich. But in order to receive these riches, they first have to give money, preferably to the ministry of these preachers.<sup>7</sup>

Some scholars attribute the lack of giving among Christians to the love of money.<sup>8</sup> We will look at some other possible reasons why Christians are not giving.

**Tithe was for the Old Testament.** According to some Christians, the giving of tithes was for the people of God in Old Testament times. Tithes therefore do not apply to believers in our days. Some Bible teachers even use verses like Galatians 3:10 and James 2:10 to show exactly why they believe that tithing is outdated.<sup>9</sup> In their opinion, believers should follow the example given in 2 Corinthians 8-9 and give generously.

This approach creates a couple of problems. In the first place, it gives a wrong view of the Old Testament. In 1 Corinthians 9 Paul uses the Old Testament to teach on the subject of giving. We cannot just discard the use of the Old Testament as ‘law’. We will study 1 Corinthians 9 in detail in our seventh chapter.

Secondly, the meaning of 2 Corinthians 8-9 is misunderstood, if this is used as *the* principle for giving. In 2 Corinthians 8-9, Paul speaks about a specific project, a collection for the poor people in Jerusalem and not the regular giving of the believers towards the needs of their local church.<sup>10</sup> If we want to do justice to the passage, we should consider this.

**Ten percent is the biblical percentage for giving.** Some churches say that 10 percent is *the* biblical pattern for giving. The only discussion among them is whether the 10 percent should come out of the gross or the net income. As far as Scripture is concerned, this interpretation also presents problems. If my understanding is correct, then the way they interpret the tithe in the Old Testament is in error. Did the Old Testament require only 10 percent from believers? In my understanding, that was not the case. The people of God in the Old Testament gave more than 10 percent of their income. It would be inaccurate to say that in the Old Testament days people used to give 10 percent, and that therefore the biblical way of giving is 10 percent.

**Lack of teaching.** This short survey makes it clear that Christians differ in their understanding of how they should give. Firstly, this is because of a lack of instruction about the subject. In the past, missionaries refused to speak about money in the areas where they served the Lord, to avoid the idea that

they needed the people's money. Most of the time they preferred to receive money and gifts from outside the country. As a result of this thinking, the local people never learned to give to the Lord and to support the Lord's work. This is true in many countries where Western missionaries have laboured. The missionaries have not taught the people how to give, so it is still expected that the money for missions should come from the West. The local leaders who took over from the missionaries in these situations faced the problem of maintaining the various aspects of the work that had been started with outside aid, but which now depended on contributions from the local people. This is not always easy. Very often, these local workers have to become bi-vocational. They have to find a job to support their families *and* work in the local church. Sometimes they even have to support members in the local church from their own salary. In some cases, the lack of funds to carry on the work started by the missionaries created a dependency on foreign help. This dependency causes misunderstanding and tension between the local workers and their foreign donors.

**One-sided and wrong teaching.** The lack of knowledge is there because the teaching was and still is one-sided. Preachers emphasized tithe, based on a wrong interpretation of Malachi 3:10, freewill offering, vows and first fruits in the Old Testament. Some would even give wrong translations of Hebrew and Greek words to emphasize their teachings! Recently the emphasis has been more on the area of sowing a seed into a particular ministry to receive back from the Lord.

**Spiritual warfare.** Have you ever struggled with the question whether you should give to the Lord or not? Have you ever taken money to the church to give to the Lord, but then

decided not to give it anymore? Giving can be an issue of spiritual warfare. Just like prayer or Bible reading, the enemy can prevent us from giving to the Lord. If that is the case with you, it is important to address this.

I have seen people from a traditional religious background sharing everything they have with their gods and ancestors.

If they have bought a soft drink they will pour out some on the ground before they start to drink. When these same people become Christians, they are not willing to give to the Lord! The teaching in this book may help you to understand why you should give, but you need prayer to overcome the spiritual battle!

*For this reason, take up the full armour of God so that you may be able to stand your ground on the evil day, and having done everything, to stand (Eph. 6:13).*

**Wrong mindset.** It is easy to blame the Western missionaries for the lack of giving in some churches. Let us be honest; sometimes there is a wrong mindset! People who do not have anything to give to the Lord, have enough to buy a stereo with big speaker boxes. In addition, the problem is not only in giving to the Lord, but also to other important aspects of life as well. As a young man, I have seen some of my older relatives spend hundreds of dollars to buy one shirt and afterwards need money to be able to go to work for the rest of the week! This is not an issue of warfare; it is not an issue of wrong teaching by missionaries, but a wrong mindset. In order for this study to be helpful, something else should take place, the renewal of the mind:

*Do not be conformed to this present world, but be transformed by the renewing of your mind, so that you may test and approve what is the will of God—what is good and well-pleasing and perfect (Rom. 12:2).*

Our heart should focus on the things of God. I have seen churches where people didn't have to give to the Lord. But when a relative of mine died and I had to travel to attend the burial, members of that same church, in less than an hour, contributed towards my travel expenses. The amount that they would normally give to their local church in one full year was given to me in one day. In that culture the death of a loved-one is taken very seriously. What does this say about the love of the Lord?

**Because of debts.** Sometimes God's people cannot give because they have a large debt. In some cases they have overspent, using their credit cards. Sometimes it is because they have not planned their buying and spending properly. It reminds me of a story about the attitude of a group of people. They receive US\$10 for a day's work. At the end of the day, they order US\$11 worth of food and have to borrow US\$1 from their employer. At the end of the month, they owe the employers more than two days worth of money! Christians who are not able to manage their money properly need counselling. This book will not deal with that problem!<sup>11</sup>

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## Empty-handed before the Lord?

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In the Old Testament God asked his people Israel to appear before Him at least three times a year (Exod. 34:23). This is what He said:

*Three times a year all your males must appear before the LORD your God in the place he chooses for the Festival of Unleavened Bread, the Festival of Weeks, and the Festival of Temporary Shelters; and they must not appear before him empty-handed. Every one of you must give as you are able, according to the blessing of the LORD your God that he has given you (Deut. 16:16-17).*

If the Lord, who owns everything asked His people of old not to appear before Him empty-handed, how should we appear before Him? God's people were going up to Jerusalem joyfully, with something in their hands, to present to the Lord their God (see also Exod. 23:15). Today some people would like to spiritualize this. According to them, we should come before the Lord with praise and worship in our hearts. I heartily agree with that. But here what God was asking his people for was a material offering! He was asking, to put it in our own words, for money and other material goods!

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## What is the lesson for us?

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God's people today need godly leaders who will set an example of giving, just like David and the leaders of his day. God's people today have to overcome their personal biases about giving money to the Lord and for His work. One way to start is to evaluate your own practice of giving. How much are



you giving? Is giving a spiritual battle in your life? Are you telling yourself that you cannot give because you do not receive much, or that you are too poor to give? Are you telling yourself that God does not require 10% from you, so you do not have to give?

As you come before the Lord, as you prepare yourself to come before Him, do not come with empty hands. And remember, God knows you, He sees your heart. He knows what you have and what you don't have. Please pray and ask the Lord to help you to overcome whatever may have keeping you back from giving.

## Endnotes

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<sup>1</sup> The word *bîrâh* is translated 'citadel, acropolis, the palace'. In the book of Esther this word is used for the residence of the Persian king (1:2, 1:5; 2:3. see also Neh. 1:1). Here it referred to the temple as the palace of the King of Kings, the God of Israel.

<sup>2</sup> The Hebrew word *râtsâh* means 'to take pleasure in, be favourable to someone, be well disposed.' It is the same word used in Isaiah 42:1, where the Lord expressed His pleasure with His servant, the Messiah. In Leviticus the word is used for the 'acceptability' of the offerings (see. Lev. 1:4).

<sup>3</sup> Thompson, 1994:195.

<sup>4</sup> 'Want' is the translation of the Hebrew word *nādab*, which is used for making freewill offerings to build the tabernacle (Exod, 25:2; 35:5,21,22,29) and the rebuilding of the temple (Ezra 1:6; cf. 7:16). It is also used for volunteering for military service (Judg. 5:2, 9; 2 Chr. 17:16). In this passage it is used in the verses 5, 6, 9. In our third chapter we will be studying the related word translated 'freewill offering.' The similarity between this passage and Exodus 35 is

striking. As Moses appealed to the people and they responded, here David also appealed to them and they responded.

<sup>5</sup> Barrett and Johnson, 2007:8.

<sup>6</sup> See Mouw, 2007.

<sup>7</sup> The misery that this brings is known. However people are afraid to speak openly about these things, because they are afraid to be accused of unbelief (see Gorski, 2007).

<sup>8</sup> Macarthur, 2000:17 ff.

<sup>9</sup> The verse in Galatians speaks to people who thought they could be justified by keeping the Law. Worse yet; even if these people kept all the laws in the Old Testament, they would not be justified (see Gal. 3:11). Paul said the following about himself: *“I no longer have a righteousness of my own, the kind that is gained by obeying the Law. I now have the righteousness that is given through faith in Christ, the righteousness that comes from God and is based on faith”* (Phil. 3:9, TEV).

<sup>10</sup> See Hughes, 1962.

<sup>11</sup> See for example Alcorn, 2003.

## Chapter 2: God is the owner of everything

### Introduction

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Two friends discussed their willingness to give all they had to the Lord. “Peter if you had a thousand Euros, would you give five hundred to the Lord?”, Ewald asked. “Of course”, Peter replied. “If you had two cars, would you give one to the Lord?” “Of course!”, Peter answered. “If you had two cows, would you give one to the Lord?” Peter objected: “Ewald, that is not fair. You know that I have two cows!” Just like Peter, most of us would be more than willing to give the Lord what we do not have. It is important for us to have a clear understanding of possession before we discuss the subject of giving.

### The earth is the Lord’s

We read very often in Scripture that God is the owner of everything. Psalm 24:1, for example says: “*The earth is the LORD’S, and everything in it, the world, and all who live in it.*” We learn from this verse that God is the owner of “the earth and everything in it.”<sup>1</sup> In Psalm 19 the ‘heavens’ are the subject. They declare the glory of God. According to Psalm 89:11, they are His own. Psalm 24:1 is about the earth, which God created and He owns. We have to keep in mind that the nations of the earth are regarded as dust on the scales (Isaiah 40:15).<sup>2</sup> The Lord is the Creator and therefore the Owner of the earth. In the Hebrew text of Psalm 24:1, the verse begins with

the words ‘the Lord’s.’ This places the emphasis on Him; *He* is the Owner of everything.

### **The silver and the gold are the Lord’s**

Not only the heavens and earth belong to the Lord. The Lord Almighty declares in Haggai 2:8, “*The silver is mine and the gold is mine.*” As you know, in the old days silver and gold were used as money. God is telling us in this passage, ‘all money belongs to me’. That is not all; the precious stones in all the countries on earth belong to the Lord Almighty as well.

### **The animals and the birds belong to the Lord**

The animals in the forest, the birds in the sky, they all belong to the Lord.

*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. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it (Ps. 50:9-12).*

The conclusion to be drawn from these passages is that everything—the earth and its fullness, the silver and gold, the animals—belong to the Lord God Almighty. A Jewish teacher therefore said:

He who eats without giving thanks is like one who lays hands upon the sacred things of God; the right to eat is only obtained by prayer.<sup>3</sup>

When we receive something from God, whether food or money, we should give Him thanks for it. By doing this, we acknowledge that everything belongs to God. Money, precious stones, cattle and all that we possess are not ours, they are the Lord's. Please pause a moment, read the previous lines again! *Money, precious stones, cattle, and all that we possess are not ours, they are the Lord's.* If all these things belong to the Lord, we cannot do with them as we please. David and the Israelites understood this very well. They said, "*everything comes from you*" (1 Chr. 29:14). This principle should be very clear to us before we continue. Paul showed that he understood this well by asking the following question in 1 Corinthians 4:7: "*What do you have that you did not receive?*" As Christians we acknowledge that "*every good and perfect gift is from above, coming down from the Father of the heavenly lights*" (Jas. 1:17).

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## **We belong to the Lord**

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Not only the 'things' of the earth belong to the Lord, human beings are also His own. As Creator, He has all rights on them. Besides that, He 'owns' believers in a special way, because He has bought them for a price. We read in 1 Corinthians 6:19b-20a: "*You are not your own; you were bought at a price. Therefore honour God with your body.*"<sup>4</sup> God bought us. He paid a price for us. He paid with His own Son. As creatures, we were His, but now we are His special possession. Therefore, we have to glorify Him with our bodies and everything that we have.

In John 17:6, the Lord Jesus said that the Father gave Him the believers:

*I have revealed you to those whom you gave me out of the world. They were yours; you gave them to me and they have obeyed your word.<sup>5</sup>*

Paul expressed this in the following way:

*If we live, we live for the Lord; if we die, we die for the Lord. Therefore, whether we live or die, we are the Lord's (Rom. 14:8).*

We belong to the Lord; we should therefore live for the Lord. What we have seen so far is that everything belongs to God. God is the Owner. We are His stewards. We are people to whom He entrusted His possessions. He requires trustworthiness from us. We should handle His money in the right way, and not treat it as our own!

### **God gave an example**

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We have discovered that we belong to God and that everything we own came from God. How should we give from what God has entrusted to us? We should study the model that we find in Scripture. Various people set an example before us. But, above all we have to look at God Himself. He gave us the perfect example to follow.

*So then, be perfect, as your heavenly Father is perfect (Matt. 5:48).*

What is the example that God gave us? In the first place, we read that God gave His Son to die for sinners. When God gave, He gave the best!

*For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life (John 3:16).*

God gave His very best for us.<sup>6</sup> In Mark 10:45 we read that the Lord Jesus gave His own life as a ransom for many.

*For even the Son of Man did not come to be served but to serve, and to give his life as a ransom for many.*

In 1 Corinthians 12 we read about gifts that the Holy Spirit gave to the body of Christ.

*It is one and the same Spirit, distributing as he decides to each person, who produces all these things (1 Cor. 12:11).*

The gifts of the Spirit were given to edify the body of Christ. And we know that these gifts are perfect, they are the best. God entrusted us with them, to serve Him and His people with them. Most believers are willing to serve others with their spiritual gifts. They want to be good stewards. But, it is a challenge for them to serve with their material gifts as well.

If we summarize what we have seen so far, we see that: when God, Father, Son and Holy Spirit, gave, He gave the best. By doing this, He set an example for us. God wants His children to give their very best when they are giving.

*For when you offer blind animals as a sacrifice, is that not wrong? And when you offer the lame and*

*sick, is that not wrong as well? Indeed, try offering them to your governor! Will he be pleased with you or show you favor?” asks the LORD who rules over all (Mal. 1:8).*

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### **What can we learn from the principles in this chapter?**

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The principles that we will draw from this chapter are crucial for the subject of giving.

God is the Owner of *everything*: wealth, people, money, animals. In other words, the gold in the interior of Suriname, the diamonds in Angola, the oil in Iraq and southern Sudan, all these things belong to the Lord and not to a government, or worse yet, a group of people. Everything that we have belongs to God.

We belong to God and God appointed us as stewards of His riches. We have to treat God's riches as is fit in *His* eyes. Everything that we own, God gave us by His grace. We have nothing coming from ourselves; all that we own is His. We have to treat our possessions accordingly.

God set us an example about how we should give. He expects us to give the best for His glory and the blessing of others. Are you prepared as God's steward to serve Him with the material things He entrusted to you? And, are you willing to give the very best and not the leftovers? Ask God to help you become a giver like He is! Ask Him to help you not to be a consumer and a grabber. Learn to walk in the footsteps of your God, the great Giver.

### **Endnotes**



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<sup>1</sup> Paul quoted this verse in 1 Cor. 10:26 when he spoke about eating meat. He said “*Eat anything that is sold in the marketplace without questions of conscience, for the earth and its abundance are the Lord’s*” (1 Cor. 10:25,26).

<sup>2</sup> Davidson, 1998:86.

<sup>3</sup> *B. Berachoth 35a.*

<sup>4</sup> The emphasis here is on ‘the body’ (see 6:13, 16, 18, 19, 20), which appears seven times in this passage (1 Cor. 6:12-20). 1 Cor. 6:13 says: “*Food for the stomach and the stomach for food—but God will destroy them both. The body is not meant for sexual immorality, but for the Lord, and the Lord for the body*” (see Fee, 1987).

<sup>5</sup> Carson (1991:558) pointed out that the disciples were God’s own already before the ministry of the Lord Jesus (compare ‘they were yours’ and ‘You gave them to me’).

<sup>6</sup> According to 1 Tim. 6:17, God gave us all things ‘richly’ for our enjoyment. In James 1:5 God gives wisdom ‘generously’ to all who pray for it.



## Chapter 3: Various types of offering

### Introduction

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After hearing a sermon by Dwight L. Moody, young Henry P. Crowell prayed, “I can’t be a preacher, but I can be a good businessman. God, if You will let me make money, I will use it in Your service.”

Under the doctor’s advice Crowell worked outdoors for seven years and regained his health. He then bought the little run-down Quaker Mill at Ravanna, Ohio. Within ten years Quaker Oats was a household word to millions. For over forty years Henry P. Crowell faithfully gave 60 to 70 percent of his income to God’s causes, having advanced from an initial 10%.<sup>1</sup>

We can all support God’s work in different ways, by giving different type of gifts to the Lord’s work. In this book, we will speak only about material possessions. Sometimes believers want to substitute their finances with their time and knowledge. These are all very important, and as good stewards we should serve God’s people well with all these gifts from God. However, Scripture is very clear in its teaching about giving material goods. The Lord Jesus has taught much on money and our attitude towards it. He taught us how to handle money in Matt. 6:19-21:

*Do not accumulate for yourselves treasures on earth, where moth and rust destroy and where*

*thieves break in and steal. But accumulate for yourselves treasures in heaven, where moth and rust do not destroy, and thieves do not break in and steal. For where your treasure is, there your heart will be also.*

He commanded us to accumulate treasures! But not for spending or using here on earth. We should accumulate treasures that are useful in heaven. This means we should invest money in *His business*, in the kingdom of God, because if our money is invested there, it will impact our lives, and our hearts will be there! This plain teaching of the Lord is sometimes abused by greedy preachers, who ask people to invest in *their ministry*. As we continue with this study, we will give some guidelines for managing the Lord's money in His way.

In the Old Testament, God's people used different methods to give to the Lord. In this chapter, we are going to define various types of offering that we come across in the Old Testament:

- 1) A vow
- 2) Freewill offering
- 3) Heave offering
- 4) First fruits
- 5) Mandatory offerings (tithes)

In this chapter, we shall examine the vows, freewill offerings, heave offerings, and first fruits. In the fifth chapter, we shall focus on the tithe.

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## A vow

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The Hebrew word for vow is *nēder* and it means ‘a promise, a vow’.<sup>2</sup> A ‘vow offering’ is an offering that is brought after the fulfilment of a vow or a prayer to God, as a form of thanksgiving. Some vows were wise, others unwise.<sup>3</sup> Vows are conditional; they depend on a number of factors, as we can see in the case of Jacob, the people of Israel, and Jephthah.

### The vow of Jacob

*Then Jacob made a vow, saying, ‘If God is with me and protects me on this journey I am taking and gives me food to eat and clothing to wear and I return safely to my father’s home, then the LORD will become my God. Then this stone that I have set up as a sacred stone will be the house of God, and I will surely give you back a tenth of everything you give me’ (Gen. 28:20-21).*

In this case, the vow depends on God’s protection, provision, and the safe return of Jacob. If these conditions are not met, he is not bound to give the offering. Jacob knew that God would do what He had promised. He knew this because in Genesis 28:15 God promised Jacob the following:

*I am with you! I will protect you wherever you go and will bring you back to this land. I will not leave you until I have done what I promised you! (NET)*

God kept His promise, and so did Jacob. We read in Genesis 35:7:

*He built an altar there and named the place El Bethel because there God had revealed himself to him when he was fleeing from his brother (NET).*

### **The vow of the Israelites**

In Numbers 21:2 we read:

*Then Israel made this vow to the LORD: 'If you will deliver these people into our hands, we will totally destroy their cities.'*

If God did not deliver the people into their hands, they would not be able to destroy their cities.

### **Jephthah's vow**

Jephthah's unwise vow also depended on action from the side of God:

*And Jephthah made a vow to the LORD: 'If you give the Ammonites into my hands, whatever comes out of the door of my house to meet me when I return in triumph from the Ammonites will be the 'LORD'S, and I will sacrifice it as a burnt offering' (Judg. 11:30-31).*

And we know that the Lord gave the enemies into the hand of Jephthah.<sup>4</sup>

## Importance of vows

A vow should not be taken lightly, because it cannot be changed. Scripture teaches the following about vows in Ecclesiastes 5:4-6:

*When you make a vow to God, do not delay in paying it. For God takes no pleasure in fools: Pay what you vow! It is better for you not to vow than to vow and not pay it. Do not let your mouth cause you to sin, and do not tell the priest, 'It was a mistake!' Why make God angry at you so that he would destroy the work of your hands?*

Vows were taken voluntarily, but often in a time of distress or crisis. They also express dependency on God. One writer said the following about the vow of Jacob:

His vow underscores how utterly dependent Jacob is upon his God. He who so easily and callously manipulated his brother and father is now pictured as one who is completely beyond his own resources and at the mercy of another. What Esau once was to Jacob, Jacob now is to God. In contrast to what he did with Esau, Jacob cannot manipulate God.<sup>5</sup>

## Vows for New Testament Christians?

In the New Testament, Jesus condemns the way in which the people handled their vows (see Mark 7:10ff). The problem was not with the vow as such, but with the attitude of the people. In the Old Testament, vows were not mandatory. New Testament Christians should not make vows mandatory either.

However, there is nothing wrong in Christians making a vow in response to God's Word. Some Christians prefer to speak about 'promise giving or pledges' in such cases. When, however, one makes a vow or pledges to give, it *must* be kept. An example of a vow (pledge) in the recent history of the church is the vow made a number of times by Dr Joon Gon Kim in Korea. During the difficult years of war in Korea, Kim vowed to the Lord that if He would spare his life, he would devote the rest of his life to the evangelisation of Korea. God spared his life, and Dr Kim kept his vow.<sup>6</sup>

Some Christians pledge to give a certain amount to a ministry or to their local church. In our local church in Suriname, when we needed new chairs, the believers pledged to give a certain amount to buy the chairs. It was a voluntary exercise. Ministries or churches should never put pressure on people to make pledges! Biblical pledges were all voluntary.<sup>7</sup> When believers make pledges, it is important to keep the following in mind:

In most cases, the context shows that the vow implies a promised gift for sacrifice, not merely a course of action as is implied in the English word 'vow.' The biblical 'vow' is always to deity, never a promise between man and man.<sup>8</sup>

If, for example, I promise to give the Bible Society a certain amount of money every month for Scripture distribution among prisoners, I should keep my promise.



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## Freewill offering

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The Hebrew word for ‘freewill offering’ is *nʿdābāh*. It was a freewill, spontaneous gift. This offering was a spontaneous praise from the heart of the offerer, not because God gave him something he had requested; nor for something that he had accomplished in his own strength. This is a thanksgiving.

*Then celebrate the Feast of Weeks to the LORD your God by giving a freewill offering in proportion to the blessings the LORD your God has given you (Deut. 16:10).*

Freewill offerings were given ‘in proportion to the blessings’ the Lord gave to each person. This principle is used by Paul in the New Testament (for example, 1 Cor. 16:2). In the Old Testament, the people of Israel brought freewill offerings for the building of the tabernacle (Exod. 35:29; 36:3) and for the rebuilding of the temple (Ezra 1:4). The people of Israel were accustomed to giving freewill offerings to the Lord (Lev. 7:16). The principle of freewill offering is used in the New Testament for Christian giving to special projects, such as the collection for the needy believers in Jerusalem (see 2 Cor. 8-9).

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## Heave offering

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The word for ‘heave’ is *terûmāh*, which means literally ‘to lift up, heave’. It is used in the literal sense of the lifting up of something (Exod. 4:16) such as ‘the hand’ (Gen. 14:22) and ‘the voice’ (Gen. 39:15).<sup>9</sup> The Hebrew word *terûmāh* is generally used for offerings and for the part of the offering that belongs to the priest.

*The right thigh you must give as a contribution offering to the priest from your peace offering sacrifices ... for the breast of the wave offering and the thigh of the contribution offering I have taken from the Israelites out of their peace offering sacrifices and have given them to Aaron the priest and to his sons from the people of Israel as a perpetual allotted portion (Lev. 7:32,34).*

Since these were not the ‘most holy’ offerings, people who lived with the priest were allowed to eat from them (Lev. 22:10-16). There seems to be a relation between this offering and the tithe. Consider, for example, Numbers 18:24:

*But I have given to the Levites for an inheritance the tithes of the Israelites that are offered to the LORD as a raised offering. That is why I said to them that among the Israelites they are to have no inheritance (NET).*

As can be seen from Exodus 35, the freewill offerings that were given for the building of the tabernacle were also seen as a heave offering.

*Tell the Israelites to take an offering [terûmāh] for me; from every person motivated by a willing heart you are to receive my offering.*

In other words, both the freewill offering and the tithe could be seen as a heave offering, a contribution for a specific purpose. A heave offering was not a ‘separate’ offering, contrary to what some teachers teach today. It is as if these teachers are trying to find new words to introduce new ways of

taking money from people. Our offerings to the Lord are a heave offering to Him, that is, something that is lifted up, dedicated to Him.

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### **First fruit**

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The Hebrew word for ‘first fruit’ is the same word that is translated ‘first-born’. It is seen as the first-born of the cattle (Gen. 4:4) or a first-born son (Deut. 21:16). A first-born son had a few advantages, such as a double inheritance (Deut. 21:17) and the blessing of the father (Gen. 27; see also 48:17-19). The word refers specifically to the first products of the grain and fruit (seed, Exod. 23:16; field, Exod. 23:19; 34:26; Neh. 10:36; grapes, Num. 13:20; figs, Nahum. 3:12 and so on). The first fruits of both humans and animals belong to the Lord (Exod. 13:2).

*Set apart to me every firstborn male– the first offspring of every womb among the Israelites, whether human or animal; it is mine* (Exod. 13:2).

The same is true for the first fruits of field and garden (compare Lev. 19:23-25). The first fruit that could not be given to the Lord, such as a donkey, had to be redeemed (see Exod. 13:13, 15; 34:20). “*It is not only the best that belongs to God, but also the first.*”<sup>10</sup> God had to receive the first fruit because the land belonged to Him (see Lev. 25:23) and He caused it to produce fruit (Deut. 8:10 ff).

*The first of the firstfruits of your soil you must bring to the house of the LORD your God* (Exod. 23:19a).

The first fruit was given in the sanctuary and was used to support the priests (compare Lev. 2:14; Num 18:8-20).

*All the best of the olive oil and all the best of the wine and of the wheat, the firstfruits of these things that they give to the LORD, I have given to you. And whatever first ripe fruit in their land they bring to the LORD will be yours; everyone who is ceremonially clean in your household may eat of it (Num. 18:12-13).*

Some scholars say that the first fruit and the tithe are the same offering. In my understanding, this is not the case. The tithes were given to support the Levites and other people, whereas the first fruits were given to support the priests.

The message of the first fruits is clear. God's people recognize that the best and first part of all that they have belongs to the Lord. It is therefore necessary to honour the Lord with their first fruits.

*Honor the LORD from your wealth and from the firstfruits of all your crops (Prov. 3:9).<sup>11</sup>*

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### **What can we learn from these principles?**

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Contrary to what some popular TV teachers say about the 'special' meaning of each of these words, we have to conclude that it is not always possible to distinguish between them. They should also not be separated from the other forms of giving in the Old Testament. Are there principles for us to follow from these forms of offerings? Although God does not require a vow from us, if however we do vow to give a donation to His work,

we should keep it. The principle for giving freewill offerings is the same in the Old and New Testaments. Each should give as the Lord blesses him. As we saw, heave offerings were not a separate kind of offering. They were seen as a kind of contribution made by God's people. In the case of the first fruit, the message is clear. We should give the best and the first of our income to the Lord. Are we required to give all these kinds of offerings to a ministry or a church? The answer is no! As God's people, we have to draw principles from these Old Testament gift. The fact that God describes these offerings in His words does not mean He prescribes them for us today! As we continue with our studies we will understand the lasting principles from these passages from God's Word.

### Endnote

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<sup>1</sup> Tan, 1979.

<sup>2</sup> The Greek translation of the Old Testament and the New Testament use the Greek word *euchē*, 'vow, prayer' (compare Acts 18:18; 21:23; Jas. 5:15).

<sup>3</sup> See Hannah's (1 Sam. 1:11) and Jephthah's (Judg. 11:31).

<sup>4</sup> See also the vow of Absalom in 2 Samuel 15:8.

<sup>5</sup> Hamilton, 1995:247, 248.

<sup>6</sup> See his amazing story in Becker, 2007.

<sup>7</sup> When should a Christian ministry be supported financially? During the Gauteng Men's Convention of September 2008, the following guidelines were given: Is the organisation gospel centred? Is the vision clear? Is it a gospel vision? Does the organisation have financial integrity? What is the money needed for? What is the commitment that is asked for? When is the money needed? How will my giving impact the ministry? How often and when will I pray for the ministry? What other connection can I have with the ministry?

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How would I feel about asking another Christian friend to give to this ministry?

<sup>8</sup> Coppes, 1980:2:557.

<sup>9</sup> The word is used in the following ways: For the materials to build the tabernacle (Exod. 25:2-3); The half shekel for redemption (Exod. 30:13-15); The first fruits of the ground meal (Num. 15:20); The tithe of the tithe that was given to the priest (Num. 18:25-32); Contribution from the Persian king and others to rebuild the temple (Ezra 8:25); A piece of the land in Ezekiel's vision (Ezek. 45:1).

<sup>10</sup> Tsevat, 1975:126.

<sup>11</sup> The NET translation has the following explanation for the word 'honour': To honour God means to give him the rightful place of authority by rendering to him gifts of tribute. One way to acknowledge God in one's ways (v. 6) is to honour him with one's wealth (v. 9).

## Chapter 4: Voluntary offerings in the Old Testament

### Introduction

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A few years ago, a friend whom my wife and I had not seen for many years paid us a visit. After the normal greetings, she explained the reason for her visit. She was in need. She needed money to buy food for her children. My son, who was there with us, went to his room and came back with the equivalent of US\$4 and gave it to our visitor. My wife and I knew that was half of the money he had. At that time, he was about ten years old. When the visitor left, we asked him why he did that. He said: “the Lord spoke to me”! Is God still speaking to us about giving?

What does the Old Testament teach us about giving to God? We will look at some examples of voluntary offerings in the Old Testament. An important lesson that we can learn from this is that people could give whatever they had. They could give money, but could also give ‘in kind’. They could give sheep, groceries, bulls, and so on. Even today, people who labour in the area of agriculture or mining can give the ‘fruit’ of their labour. This makes it possible for everybody to give. Some people prefer to give their time and labour; both are important in the Lord’s service. However, giving to the Lord out of the blessings that He gave us is an important aspect of our Christian lives. As we emphasized earlier, we should never substitute our financial contribution to the Lord’s work with our

time and labour. Giving money is our devotion to the Lord and recognition of his ownership of everything.

## Cain and Abel

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In Genesis 4, we find the first example of a giver. Earlier, in Genesis 3, it was God Himself who gave Adam and Eve clothes to wear after they sinned (Gen. 3:21). He probably killed an animal and covered them with its skin.

In Genesis 4, their sons Cain and Abel brought freewill offerings to God. God accepted Abel's and rejected Cain's. We read:

*In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favour on Abel and his offering, but for Cain and for his offering He had no regard (Gen. 4:3-5).*

People are sometimes puzzled about the reason for the rejection of Cain's offering. The reason was not, as some suggest, that he brought the 'fruits of the soil'.<sup>1</sup>

Cain brought 'some' of the fruits of the soil, whereas Abel brought 'fat portions' from 'the first fruits'. Abel's offering consisted of the best of his animals. This is not specified in the case of Cain. The later history of Israel suggested that the first fruit of the labour (Exod. 23:16) and the first-born (Lev. 27:26) should be brought to the Lord. What Cain gave from the fruits of the soil was not the best.

In the New Testament, we see that Cain did not bring his offering in faith (Heb. 11:6). In 1 John. 3:12, we read that he



was 'evil'. So the attitude of his heart was the reason for the rejection. The offering was a freewill offering, which should be brought with a thankful heart.<sup>2</sup> The lesson that we can learn from this passage for giving is that, when we give to the Lord:

- we should give our best;
- we should give with the right attitude; and
- we should give as an outflow of our worship of God.

## Noah

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The next person who gave the Lord an offering was Noah. In Genesis 6, we read that God decided to destroy everything on earth, because of the wickedness of man. Since Noah was a righteous man, he found favour in the eyes of the Lord. When the flood covered the whole earth, God saved Noah and his family in the ark. When Noah came out of the ark, he offered burnt offerings to God. Noah brought 'some of every kind of clean animal and clean bird' to the Lord (Gen. 8:20). How many animals and birds did Noah sacrifice? It is not clear from the text. Some translations say 'one of each kind'; others say 'animals and birds of every kind'. The number of animals was not the most important issue here. The kind of animal was more important. The animals were 'clean', fit for sacrifice.<sup>3</sup> They met the requirements for the sacrifices that the Lord Almighty was looking for (see Mal. 1:11). The first act of Noah, after the flood, was worship. He built the first recorded altar in Scripture and brought the first recorded burnt offering.<sup>4</sup>

*The LORD smelled the soothing aroma; and the LORD said to Himself, I will never again curse the ground on account of man, for the intent of man's heart is*

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*evil from his youth; and I will never again destroy every living thing, as I have done (Gen. 8:21).*

Noah offered freely to the Lord and thanked Him for His protection and goodness. He gave the Lord the best. God answered by blessing Noah and his sons and making a covenant with them (see Gen. 9:1-17).

A lesson that can be learned from this passage is that: **giving should be an expression of gratitude for our salvation.**<sup>5</sup>

## **The patriarchs**

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What happened after Noah? When we study the lives of the patriarchs, Abraham and especially Jacob, we see that they continued with the pattern of bringing offerings to the Lord. When Abram arrived in Canaan, he built an altar to bring sacrifices to the Lord.

*The LORD appeared to Abram and said, "To your descendants I will give this land." So he built an altar there to the LORD who had appeared to him. Then he proceeded from there to the mountain on the east of Bethel, and pitched his tent, with Bethel on the west and Ai on the east; and there he built an altar to the LORD and called upon the name of the LORD (Gen. 12:7-8).*

These verses do not refer to sacrifices. We may gather from the fact that Abram built an altar that he brought sacrifices. It also testified of the attitude of Abram towards his God. One author made the following remarkable comment:

It is often said of Abraham and the patriarchs that they built altars to the Lord; it is never said they built houses for themselves.<sup>6</sup>

Abram also gave to Melchizedek the priest of the Most High God, a tithe of all the goods he received from the war. This was a voluntary tithe.<sup>7</sup> Abraham was even willing to give his own son Isaac as a sacrifice to the Lord, when the Lord asked it of him (Gen. 22). Although we do not read about offerings that Isaac brought, we may assume that he gave offerings.

Isaac's son Jacob made a conditional vow to give the Lord 10 percent of everything that he received.<sup>8</sup> We read in Genesis 28:20-22:

*Then Jacob made a vow, saying, "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 the LORD will be my God. This stone, which I have set up as a pillar, will be God's house, and of all that You give me I will surely give a tenth to You."*

As we studied this passage in our third chapter, it is sufficient to say that Jacob's promise to give God 10 percent of everything was voluntary. What about Jacob's sons? We do not know.

The lesson from the lives of the patriarchs is that they continued to give to the Lord what they had received from Him. Their giving was an outflow of their relationship with the Lord. The principle for New Testament Christians is this:

**Even though Christians do not offer animals as the patriarchs did, they can give to the cause of the Lord as an outflow of their relationship with Him.**

## **Exodus**

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In the book of Exodus, we see how the Israelites brought freewill offerings to the Lord, to build a tabernacle, a place of worship for the Lord. We read the following in Exodus 25:2:

*Tell the Israelites to take an offering for me; from every person motivated by a willing heart you are to receive my offering.*

The Lord asked His people to bring Him an offering.<sup>9</sup> Although He asked them to bring the ‘contribution’, this verse clearly indicated that it was voluntary. ‘Every man whose heart moves him’ should give something. The response of God’s people was amazing.

*The Israelites brought a freewill offering to the LORD, every man and woman whose heart was willing to bring materials for all the work that the LORD through Moses had commanded them to do (Exod. 35:29).*

The passage goes on to say that the people of God “continued to bring him a freewill offering each morning” (Exod. 36:3). What a great response to the appeal made by Moses. These were freewill offerings and the result was astonishing.

*The people are bringing much more than is needed for the completion of the work which the LORD commanded us to do! For the material they had was sufficient and more than enough for all the work, to perform it (Exod. 36:5, 7).*

These freewill offerings were more than enough to build the tabernacle. Moses had to tell the people that they had given enough. We have to take into consideration that at this time Israel was in the desert. Was it wise to give away their valuable gifts? The people gave, because they wanted to give to their God.

The principle for us here is clear:

**When God's people want to give, they will always find ways and means to do so.**

## Leviticus

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In the book of Leviticus, God gave instructions about the sacrifices that His people were to bring. Some of these sacrifices were voluntary, others were mandatory. In Leviticus we read:

*Then the LORD called to Moses and spoke to him from the tent of meeting, saying, "Speak to the sons of Israel and say to them, 'When any man of you brings an offering to the LORD, you shall bring your offering of animals from the herd or the flock. 'If his offering is a burnt offering from the herd, he shall offer it, a male without defect; he shall offer it at the doorway of the tent of meeting, that he may be accepted before the LORD'" (Lev. 1:1-3).*

The burnt offering was a freewill offering. However, in order for it to be accepted by the Lord, it had to meet *His* requirements. This was not about a certain percentage (the quantity). It had everything to do with the attitude of the giver and the quality of the gift. The book of Leviticus describes various offerings. Most of these were brought to give thanks to God. There were also ‘vow’ offerings. To maintain the relationship between God and His people, it was important to please God with these offerings. God could only dwell in the midst of His people when there were offerings.

*He who sacrifices thank-offerings honours me, and he prepares the way so that I may show him the salvation of God (Ps. 50:23).*

The New Testament gives us a perspective on these offerings. The people in the Old Testament days brought various offerings to cover their sins and to be acceptable in the sight of God. There are a few principles for New Testament Christians in these offerings.

- In the New Testament, we find a loving God who gave His only Son as a sacrifice for our sins. As a result of this offering, we are sanctified once and for all. *“For God’s will was for us to be made holy by the sacrifice of the body of Jesus Christ, once for all time” (Heb. 10:10).*
- According to Romans, instead of animals we should give ourselves, our bodies, as living sacrifices to God. *“Therefore I exhort you, brothers and sisters, by the mercies of God, to present your bodies as a sacrifice–*

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*alive, holy, and pleasing to God—which is your reasonable service” (Rom. 12:1).*

- Instead of giving animals, God wants us, including all the members of our bodies (Rom. 6:13, 19)!
- According to the New Testament, we should give our praises (Heb. 13:15) and our money (Phil. 4:18; Heb. 13:16) to God as a sacrifice.

The various offerings in Leviticus teach us something about our devotion to God. All that we have belongs to God and we should give it in His service, just like the animals in the Old Testament. We should give ourselves: the members of our bodies, our money, our voices—yes, everything to God.

### **The building of the temple**

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In the books of Samuel, Kings and Chronicles, we read about the building of the temple. David decided to build a temple for the Lord, but God didn’t allow him to do so. God chose David’s son Solomon to build the temple. Although David was not allowed to build the temple, he and his people gave freewill offerings towards its construction. We read about this in 1 Chronicles 29.

*I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people for ever, and keep their hearts loyal to you (1 Chr. 29:17-18).*

God's people gave to God willingly, with joy. When David saw this, he prayed that the Lord would keep this desire in the hearts of His people. Wouldn't that be amazing? Would it not be great if God's people decided to give with the same joy?

- Because of their devotion to God, God's people should give joyfully to His cause!
- God's people should pray that God would give them a willing heart to give.

### **Rebuilding the temple**

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Under Solomon, the people of Israel built the Lord a beautiful temple, but because of their sins, God took them into captivity. The Babylonians not only took Israel into their land, they also destroyed the temple. When the people of God returned to Jerusalem under the leadership of Ezra some seventy years later, they decided to rebuild the temple. The people brought freewill offerings for that purpose. The leaders (heads of the families) set the example by giving freely.

*When they came to the LORD's temple in Jerusalem, some of the family leaders offered voluntary offerings for the temple of God in order to rebuild it on its site. As they were able, they gave to the treasury for this work 61,000 drachmas of gold, 5,000 minas of silver, and 100 priestly robes (Ezra 2:68-69).*

It is clear that the offerings were freewill offerings and they were given according to the ability of the givers. In Nehemiah 7:70-72, we see that not only the heads of the families contributed, but also the rest of the people:



*Some of the family leaders contributed to the work. The governor contributed to the treasury 1,000 gold drachmas, 50 bowls, and 530 priestly garments. Some of the family leaders gave to the project treasury 20,000 gold drachmas and 2,200 silver minas. What the rest of the people gave amounted to 20,000 gold drachmas, 2,000 silver minas, and 67 priestly garments (Neh. 7:70-72).*

Some of the heads of the families gave. We know from the book of Haggai that some people were not willing to give. They focused more on their own house. The Lord had to rebuke them through his prophet.

*Moreover, the LORD who rules over all says: “Pay close attention to these things also. Go up to the hill country and bring back timber to build the temple. Then I will be pleased and honored,” says the LORD (Hag. 1:7-8).*

The principle that is set here is important in our days:

**God can use outward circumstances to draw our attention to our failure to give to Him first, instead of spending everything on our own ‘wants’.**

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### **The influence of a bad example set by leaders**

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Throughout the studies that we have done so far, it becomes clear that the example set by leaders is very important. We have seen the good example set by leaders such as David and the other leaders during the time of the building of the temple and its rebuilding. But Scripture also mentions bad examples set by

leaders. The impact of their example on the people is also set out. We shall look at one of them.

In the Old Testament, we have found examples of God's provision for the priests. God gave them the first fruits and portions of the offerings. In the book of Samuel, we find the negative example set by the sons of Eli. Although they were priests, Scripture speaks of them as being 'wicked men' who do not recognize the Lord's authority (1 Sam. 2:12). They also did not set a good example in the way they treated the offerings of the Lord. This is what they used to do:

*Whenever anyone offered a sacrifice, Eli's sons would send over a servant with a three-pronged fork. While the meat of the sacrificed animal was still boiling, the servant would stick the fork into the pot and demand that whatever it brought up be given to Eli's sons. All the Israelites who came to worship at Shiloh were treated this way. Sometimes the servant would come even before the animal's fat had been burned on the altar. He would demand raw meat before it had been boiled so that it could be used for roasting. The man offering the sacrifice might reply, "Take as much as you want, but the fat must be burned first." Then the servant would demand, "No, give it to me now, or I'll take it by force" (1 Sam. 2:13-16).*

These priests were greedy. All they thought about was receiving, receiving, receiving. They took what belonged to the Lord for themselves. They were not satisfied with what the

Lord gave them. They even forced the people to give them what they wanted.

It is sad to say that even in our days leaders sometimes have the same attitude. They ‘rob’ the people for their own benefit. They ask for offerings, special amounts, and all kinds of seed! The effect of this is just like in the days of the sons of Eli:

For the people treated the LORD’s offering disrespectfully (own translation).<sup>10</sup>

The priests were the reason that the people treated the offering disrespectfully. They were no longer giving to the Lord joyfully, because of the attitude of the priests. Even today, God’s workers should be careful not to be a stumbling block for the Lord’s people. Just like in the case of Eli’s sons, God is going to deal with them.

*Therefore the LORD, the God of Israel, says, “I really did say that your house and your ancestor’s house would serve me forever.” But now the LORD says, “May it never be! For I will honor those who honor me, but those who despise me will be cursed!”*  
(1 Sam. 2:30).

Let God’s workers act in a proper way with the offerings of the Lord. God’s people should give first of all to the Lord! And let each and every one dealing with God’s money know that it is holy; it is dedicated to the Lord.

### **What can we learn?**

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In this chapter, we have seen that the people of God gave freewill offerings to the Lord. Some of these offerings were

burnt completely as a sweet odour to the Lord. They were a free gift out of thankful hearts, given according to their ability.

God's people also gave gifts for the service of the Lord. First to build the tabernacle, second to build the temple and finally to rebuild the temple. The building of a place of worship is the responsibility of God's people. And, as we saw, God's people contributed voluntarily to these building projects. The amazing thing was that the leaders set a good example. They gave first, and the people followed their example. What can we learn from this?

- In the first place, devotion to the Lord is a key in giving.
- Secondly, God's people should have a heart that loves to give. God's people should give voluntary gifts to the Lord and to His work. The leaders of God's people should be the first to give, and in so doing set an example.

We have also seen that some leaders set a bad example, and the people showed disrespect to the offerings of the Lord. The lesson for leaders today is clear: stay away from the Lord's money. Be satisfied with what the Lord gives you. Do not put pressure on God's people or force them to give you more. Do not take it by force either.

Are these principles applicable to New Testament Christians? Yes. The New Testament repeats these principles. When Christians were giving towards a special project, freewill offerings, they had to follow the same pattern. 1 Corinthians 16:2 says: (a) each of you should set aside something; (b) it should be on a regular basis; and (c) in keeping with your income.

## Endnotes

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<sup>1</sup> For example Darby (2004): “he brings as an offering the fruits which are signs of the curse, proof of the complete blinding of the heart, and hardening of the conscience of a sinful race driven out from God.”

<sup>2</sup> Some people say Cain did not give the right percentage from his offering. According to the Greek translation of the Old Testament, he failed to ‘divide rightly’. Some people say this might refer to the tithe (cf. Snoeberger, 2000:73).

<sup>3</sup> The word *thāhôr* signifies that what is pure (for example, gold), ceremonially clean (for example, man, animals) and ethically clean (for example, eyes). In this case, the animals and birds were ceremonially clean.

<sup>4</sup> The burnt offering was burnt completely; nothing was left for the giver to eat. The study note in the New English Translation reads:

The whole burnt offering, according to Leviticus 1, represented the worshiper’s complete surrender and dedication to the LORD. After the flood Noah could see that God was not only a God of wrath, but a God of redemption and restoration. The one who escaped the catastrophe could best express his gratitude and submission through sacrificial worship, acknowledging God as the sovereign of the universe.

<sup>5</sup> Another thing that can be seen here is that God blesses us when we give to Him with a grateful heart and out of thankfulness. He does not always give us what we gave to Him (for example, money). He did not give Noah clean animals in return, but He made a covenant with him.

<sup>6</sup> Whitelaw, 2004:183.

<sup>7</sup> Ten percent was known long before the time of the Old Testament Laws. See the comments on the tithes in the fifth chapter.

<sup>8</sup> See chapter 3 of this book.

<sup>9</sup> The Hebrew word *terûmāh* is translated ‘contribution’. See the discussion of this word in chapter 3 of this book under *heave offering*.

<sup>10</sup> This is a more literal translation of the Masoretic text of the Old Testament. The NIV and NET followed the Greek translation of the Old Testament, a Qumran and one medieval manuscript. Instead of ‘the people’, they translated ‘they’, referring to the sons of Eli. See also 1 Samuel 2:29.

## Chapter 5: Tithes

### Introduction

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Randy Alcorn made the following comment about the revolution that giving brings in the life of a Christian:

In giving, we surrender our possessions to their proper center of gravity: God. Life no longer revolves around houses and land and cars and things. It revolves around God's kingdom in heaven. By giving, we relocate our treasures from earth to heaven. Giving – and the simpler living that results when we give – breaks us out of Money's orbit and sets up for us a new center of gravity, in heaven.<sup>1</sup>

In the previous chapter, we focused on the voluntary gifts and offerings in the Old Testament. In this chapter, we are going to study tithes, the mandatory gifts. Generally, churches teach one or the other. Either God's people in the New Testament have to give 'generously' or they have to follow the pattern of the Old Testament and give 'the' tithe. Both approaches are wrong. If my understanding of the tithe is correct, there was not one tithe (10 percent) in the Old Testament; there were at least three. So God's people in the Old Testament never gave 'the' tithe; they gave 'tithes'.

Those who say the New Testament teaches us to give generously, while the Old Testament is more legalistic, are also wrong. The idea of giving generously came from the Old Testament; it did not start with the New Testament. In the Old

Testament, God warned His people not to harbour the wicked thought, that;

*The seventh year, the year for cancelling debts, is near, so they will not give the needy. Instead God said: “Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to” (Deut. 15:10).*

So, giving generously is not something that should be done instead of giving tithes. God asks both His Old Testament and New Testament people to give generously towards the needs of the poor (compare Deut. 15:10; 2 Cor. 8-9). But besides generous giving, which was voluntary, He also asked for specific gifts. He asked that three tenths be given for specific purposes on a regular basis, whereas the voluntary gifts were incidental. In this section, we are going to study the main passages on tithes in the Old Testament.

### **Background to tithing in the Old Testament**

The Hebrew word translated by ‘tithe’ is *ma’āšēr* or *āšar*. The idea of giving *ma’āšēr* (tithe) was known among Israel’s neighbours, such as the Egyptians, Mesopotamians, and the people of Ugarit. Tithes were given as contributions to the temples among the Sumerians, and Babylonians by ‘various occupational groups, private individuals, and towns, as well as by the Kings.’<sup>2</sup> The contributions could be agricultural products, gold, or silver. Tithes were also given as secular impositions to local rulers by traders. Paying tithes was not a new practice.



The tithe therefore was an internationally acceptable percentage in those days and not a percentage designed specifically by the Lord for the people of Israel.

### **The fourth tithe**

Although we are going to study the three tithes in the Old Testament, a fourth tithe has to be mentioned, which the people were going to give to the king.

*He will demand a tenth of your seed and of the produce of your vineyards and give it to his administrators and his servants. He will take your male and female servants, as well as your best cattle and your donkeys, and assign them for his own use. He will demand a tenth of your flocks, and you yourselves will be his servants (1 Sam. 8:15-17).*

This tithe may be seen as a general tax. We are not sure if the Kings of Israel asked the people to pay the 10 percent. It is clear, however, from other passages in the Old Testament that the people were responsible for the maintenance of the king. In the days of Solomon, the taxes were high. The people complained about this to Solomon's son:

*Your father made us work too hard. Now if you lighten the demands he made and don't make us work as hard, we will serve you (1 Kgs 12:4).*

This clearly indicated that the people of God supported the kings. In New Testament times, since Christians were no longer living under the theocracy, they paid tax to the government (Rom. 13:6-7). Some governments require more than 10

percent! In this chapter, we will not study this fourth tithe. We will continue with the other three.

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### **Three tithes?**

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Were there three tithes in the Old Testament? Up front it must be said that some people think differently about this issue. According to them, there was one tithe, and it was divided among three different groups, or there were different regulations for the tithe at different periods in Israel's history.<sup>3</sup>

In this chapter, we maintain that there were three different tithes. Ancient writings, such as those of Josephus, the Jewish historian, referred to the practice of three tithes.<sup>4</sup> The giving of three tithes was practised by the Jew Tobit, even when he was in captivity in Assyria.<sup>5</sup>

Although some scholars disagree with the three tithes theory, some early writers supported it. Whatever the view is on the number of tithes, the principles that we will draw from them will be the same. Tithes were given for specific purposes.

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### **The first tithe – for God's workers**

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The first tithe in the Old Testament was for God's workers. But before asking His people to give towards the need of His workers, God makes it clear that the tithe belongs to Him, it is devoted to Him. The tithe is not given to God's worker, but to the Lord.

*Any tithe of the land, from the grain of the land or from the fruit of the trees, belongs to the LORD; it is holy to the LORD. If a man redeems part of his tithe, however, he must add one fifth to it. All the tithe of*

*herd or flock, everything which passes under the rod, the tenth one will be holy to the LORD (Lev. 27:30-32, emphasis mine).*

But in Numbers 18:21-32 God says that the tithe is for the Levites. In the verses 21 and 24 God says:

*See, I have given the Levites all the tithes in Israel for an inheritance, for their service which they perform– the service of the tent of meeting. ... But I have given to the Levites for an inheritance the tithes of the Israelites that are offered to the LORD as a raised offering. That is why I said to them that among the Israelites they are to have no inheritance (Num. 18:21,24, emphasis mine).*

The Lord told his people that *He had given all* the tithes in Israel to the Levites (see also 18:26). We will see that not only was the first tithe for the Levites, but they were also allowed to eat from the other tithes. God decided that the Levites would receive tithes because they performed service in the tent of the meeting. When the Levites received their tithe, they were to give a tithe to the priest Aaron.<sup>6</sup>

*You are to speak to the Levites, and you must tell them, “When you receive from the Israelites the tithe that I have given you from them as your inheritance, then you are to offer up from it as a raised offering to the LORD a tenth of the tithe. And your raised offering will be credited to you as though it were grain from the threshing floor or as new wine from the winepress. Thus you are to offer up a raised offering to the LORD of all your tithes which you*

*receive from the Israelites; and you must give the LORD's raised offering from it to Aaron the priest"* (Num. 18:26-28).

The purpose of this first tithe is clear: *God's people should give to support God's workers. Or specifically, God's 'full-time' workers.*

Is this principle applicable to New Testament Christians? Everybody who reads the New Testament will recognize the same principle. I will quote a few verses from 1 Corinthians 9, but will not deal with them in detail, since we will study it in chapter 7 of this book.

*For it is written in the law of Moses, "Do not muzzle an ox while it is treading out the grain." God is not concerned here about oxen, is he? Or is he not surely speaking for our benefit? It was written for us, because the one plowing and threshing ought to work in hope of enjoying the harvest. If we sowed spiritual blessings among you, is it too much to reap material things from you? (1 Cor. 9:9-11)*

The principle here is clear. Those who serve in the gospel shall live from the gospel. In other words, those who receive spiritual blessings shall bless materially those who bless them spiritually. God's people in the Old Testament gave a tithe for the Levites; God's people in the New Testament should also give to the Lord's workers among them. This is not a voluntary gift, but part of the mandatory gifts the Lord's people must give. The question that most people ask is what percentage should be given. We will come back to this question when we have studied all three tithes. But one thing is clear. God's

people should give, so that God's workers should not have financial problems. Contrary to the practice in many churches today, the church should not keep God's workers poor to help God keep them humble. The worker should be able to maintain his family and serve in the ministry without financial burdens. Sadly, in most parts of the world those who are doing God's work are not able to provide for their families, because God's people are not giving towards their need.

This is a principle that God set for His people. It is repeated a number of times in the New Testament (for example Matt. 10:10; 1 Cor. 9:14).

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### **The second tithe – for a meal**

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In Deuteronomy 12, we read that the people of God had to give another tithe. They had to bring this tithe to the holy place and enjoy it together with the Levites. This tithe was not for the Levites alone, but also for the family. This was different from the one we read above in Numbers. This second tithe was meant for God's people in general to celebrate. Here are the passages about this tithe.

In Deuteronomy 12:12 we read:

*You shall rejoice in the presence of the LORD your God, along with your sons, daughters, male and female servants, and the Levites in your villages (since they have no allotment or inheritance with you).*

In Deuteronomy 14:22, 23 God gave clear instructions:

*You must be certain to tithe all the produce of your seed that comes from the field year after year. In the presence of the LORD your God you must eat from the tithe of your grain, your new wine, your olive oil, and the firstborn of your herds and flocks in the place he chooses to locate his name, so that you may learn to revere the LORD your God always.*

The command is to eat the tithe in the presence of the Lord. In other words, this tithe is not the one that they have to give to the Levites. They have to eat this tithe in the presence of the Lord, ‘so that they may learn to revere the Lord their God always.’ The purpose of this tithe is to teach God’s people to revere Him.

If God had blessed them so richly that it would be too much for them to take their tithe along to the place that God had chosen, then they could sell it and take the money along with them:

*When he blesses you, if the place where he chooses to locate his name is distant, you may convert the tithe into money, secure the money, and travel to the place the LORD your God chooses for himself. Then you may spend the money however you wish for cattle, sheep, wine, beer, or whatever you desire. You and your household may eat there in the presence of the LORD your God and enjoy it. As for the Levites in your villages, you must not ignore them, for they have no allotment or inheritance along with you (Deut. 14:24-27).*

What do we see in this second tithe? It was a tithe of fellowship. The givers and others were allowed to eat together with God's workers. This tithe was given for a fellowship meal. What was the principle behind this tithe?

**God's people gave gifts to celebrate together in the presence of the Lord, as a family.**

Is there an application of this in the New Testament? Yes. Although Christians today do not practise this, the New Testament knew of the so-called *Agape*, a love meal. In Acts 2, we read that the Christians ate their meals together.

*And they began selling their property and possessions and distributing the proceeds to everyone, as anyone had need. Every day they continued to gather together by common consent in the temple courts, breaking bread from house to house, sharing their food with glad and humble hearts (Acts 2:45-46).*

These Christians shared their possessions and meals. In the church of Corinth, we read about this love-meal. However, some Christians were abusing it. They were not sharing the meal with those who needed it. On the contrary, some were drinking in such a way that they became drunk. This was not the intent of the meal (compare 1 Cor. 11).

**God's people should give gifts so that they can have fellowship and share meals together. This meal also testifies to the fact that they fear the Lord.**

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### **The third tithe – for the needy**

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Deuteronomy 14 speaks about a third tithe, which the people had to give every three years. Verse 28 speaks about the tithe that was gathered in the third year. This tithe was not given to the Levites alone, nor consumed with the family, but was put within the gate (in other words ‘in the village’). It was not necessary to take it to the central place of worship. It was given to the needy.

*At the end of every three years you must bring all the tithe of your produce, in that very year, and you must store it up in your villages. Then the Levites (because they have no allotment or inheritance with you), the resident foreigners, the orphans, and the widows of your villages may come and eat their fill so that the LORD your God may bless you in all the work you do (Deut. 14:28-29).*

This third tithe was given specifically for the needy: foreigners, orphans, and widows. Every three years God’s people had to provide for them. The members of God’s family are responsible for the needy in their midst. In Deuteronomy 26:12-14 we read:

*When you finish tithing all your income in the third year (the year of tithing), you must give it to the Levites, the resident foreigners, the orphans, and the widows so that they may eat to their satisfaction in your villages. Then you shall say before the LORD your God, “I have removed the sacred offering from my house and given it to the Levites, the resident foreigners, the orphans, and the widows just as you*



*have commanded me. I have not violated or forgotten your commandments. I have not eaten anything when I was in mourning, or removed any of it while ceremonially unclean, or offered any of it to the dead; I have obeyed you and have done everything you have commanded me.”*

God cares for His workers, His people in general, and the needy among His people. This was true in the Old Testament times, but it was also true in the New Testament times. In 2 Corinthians 8, we find specific instructions to God’s people to give towards the needs of needy saints in Jerusalem. The principles used there still apply to us. This project was a special project. Even though it was a voluntary project for the Corinthians, Paul could say the following:

*With regard to the collection for the saints, please follow the directions that I gave to the churches of Galatia: On the first day of the week, each of you should set aside some income and save it to the extent that God has blessed you, so that a collection will not have to be made when I come. Then, when I arrive, I will send those whom you approve with letters of explanation to carry your gift to Jerusalem (1 Cor. 16:1-3).*

The New Testament is clear about giving for the needy. James 1:27 says:

*Pure and undefiled religion before God the Father is this: to care for orphans and widows in their misfortune and to keep oneself unstained by the world.*

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## Tithes in the Old Testament

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If the interpretation given here is correct, then the total of the three tithes in the Old Testament added up to more than 20 percent. There was 10 percent for the Lord's workers, 10 percent to be used within the family celebration, and 10 percent every three years for the needy.<sup>7</sup> In the first and second year, they gave 20 percent, and in the third year they gave 30 percent in the form of mandatory offerings. If we include the voluntary offerings, then we know that God's people in the Old Testament gave much more than 25 percent of their income. What do we give in the age of grace, in the time of the New Testament?

It should be admitted that God's people in the Old Testament did not always give Him what He deserved. Sometimes they brought offerings which He refused to accept. This happened with both the freewill offerings and the mandatory offerings, as can be seen in the book of Malachi. In Malachi 1, the Lord complained about the freewill offerings:

*A son naturally honors his father and a slave respects his master. If I am your father, where is my honor? If I am your master, where is my respect? The LORD who rules over all asks you this, you priests who make light of my name! But you reply, "How have we made light of your name?" You are offering improper sacrifices on my altar, yet you ask, "How have we offended you?" By treating the table of the LORD as if it is of no importance! For when you offer blind animals as a sacrifice, is that not*

*wrong? And when you offer the lame and sick, is that not wrong as well? Indeed, try offering them to your governor! Will he be pleased with you or show you favor? asks the LORD who rules over all (Mal. 1:6-8).*

The offerings mentioned here were probably freewill offerings. No matter what kind of offering the people brought, it had to be pleasing in the sight of the Lord.

In Malachi 3:10, He complained about the mandatory offerings, the tithes.

*“Bring the entire tithe into the storehouse so that there may be food in my temple. Test me in this matter,” says the LORD who rules over all, “to see if I will not open for you the windows of heaven and pour out for you a blessing until there is no room for it all.”*

Overall, God’s people gave the tithe, but there were times throughout their history when they didn’t give it.

### **Example of prominent Christians in church history**

The well-known 19<sup>th</sup> century Baptist preacher Charles Haddon Spurgeon said in his comments on Malachi 3:10 that we must pay our dues to the Lord our God and to His cause, if we want heaven to be opened and our blessing poured out on us. He challenged Christians to give the Lord Jesus His tithe by helping the poor and supporting His work.<sup>8</sup>

Even before Spurgeon, there were Christians who used to give 10 percent of their income. This can be seen, for example, in the so-called *Apostolic Constitution*. Christians were asked to

bring their first fruits to support the bishop, the presbyters, and the deacons. The rest of the clergy, the virgins, the widows, and the poor were supported from the tithes.<sup>9</sup> The Christians were asked to give both first fruits and tithes.

On the other hand, there were those, such as the church father Irenaeus, who believed that Christians should give more than believers in the Old Testament. According to him, Christians should set aside all their possessions for the Lord's purposes. They should do this joyfully and freely, just like the widow who gave all her living to the Lord.<sup>10</sup>

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### **Tithes for New Testament Christians?**

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In this chapter, we have seen the lasting principles behind the tithes. This is important for us as New Testament Christians. Why did God ask Israel to give tithes? What is the purpose of these tithes? Does God ask the Christians in the New Testament to do the same?

Even if we agree that tithing in the sense of giving 10 percent is not repeated in the New Testament, the principles that underlie the tithes are repeated in the New Testament. Whether in the Old Testament or the New, God's people are to give towards the needs of the needy and towards God's workers.

New Testament Christians should establish the practice of giving on a regular basis for the Lord's work and His workers. New Testament Christians are also responsible for the needy among God's people in their midst.

How should this be handled? In the Old Testament, God's people used to bring their offerings to the place that the Lord

chose. New Testament Christians have to decide the best way to give their *regular* gifts. A simple way to do it is an automatic debit order, so that the bank will deduct the amount you decide to give as your mandatory offering. The emphasis here is not so much on the percentage, but on the principle. For some people it will be 10 percent of their income. For others it will be 20 percent or 90 percent, and some just 5 percent. One will have to decide in the presence of the Lord what one will do. Whatever the decision is: be faithful to it! And, of course, there are also freewill offerings that can be given.

I would strongly recommend that the *regular* gifts are given to the *local church*, which will be responsible for the distribution of the gifts. In chapter 10, I will provide some guidelines for managing money in the local church.

## Endnotes

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<sup>1</sup> Alcorn, 2003:295.

<sup>2</sup> North, 2001:405.

<sup>3</sup> McKim, 1984:1096-1097. Another approach is the following:

The Book of Exodus required giving only first fruits (23:16, 19; 34:26) and is not clear whether the tithe later specified the percent of the total to be given as first fruits or was a separate gift. ... It is possible that there was only one tithe and that the differences in descriptions were due to changing circumstances. Numbers, written during the period of wandering, instructs the people to give their tithes to the Levites. Deuteronomy, written as Israel entered the land and began a more settled existence,

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required that tithes be eaten in the sanctuary (where the remaining portion was no doubt left). It seems every third year the tithe was given to the poor (Morley, 1996).

<sup>4</sup> He said:

Besides those two tithes, which I have already said you are to pay every year, the one for the Levites, the other for the festivals, you are to bring every third year a third tithe to be distributed to those that want: to women also that are widows, and to children that are orphans (Josephus, *Antiquities of the Jews* 4.240).

<sup>5</sup> We read about that in the apocryphal book of Tobit 1:6-8. He wrote:

Often I was quite alone in making the pilgrimage to Jerusalem, fulfilling the Law that binds all Israel perpetually. I would hurry to Jerusalem with the first yield of fruits and beasts, the tithe of cattle and the sheep's first shearings. I would give these to the priests, the sons of Aaron, for the altar. To the Levites ministering at Jerusalem I would give my tithe of wine and corn, olives, pomegranates and other fruits. Six years in succession I took the second tithe in money and went and paid it annually at Jerusalem. I gave the third to orphans and widows and to the strangers who live among the Israelites; I brought it them as a gift every three years. When we ate, we obeyed both the ordinances of the law of Moses and the exhortations of Deborah the mother of our ancestor Ananias; for my father had died and left me an orphan.

<sup>6</sup> It is not certain whether they had to give to the priests as well. The Lord stipulates that the priests could keep certain portions

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of many of the offerings as a compensation for their service (see Num. 18:8ff.). Verse 19 makes this clear: “*All the raised [heave] offerings of the holy things that the Israelites offer to the LORD, **I have given** to you, and to your sons and daughters with you, as a perpetual ordinance. It is a covenant of salt forever before the LORD for you and for your descendants with you*” (emphasis mine). *God* provides for his own: *I have given* (Num. 18:8, 12, 19).

<sup>7</sup> One question that has to be answered is whether all three tithes were taken from the same gross income. Even if that was not the case, the total would have been more than 20 percent of the gross income.

<sup>8</sup> Spurgeon, 1997:120

<sup>9</sup> Roberts, Donaldson and Coxe (1997). *Book VII, XXX*.

<sup>10</sup> Roberts, Donaldson and Coxe (1997). *Irenaeus, Against Heresies, Book IV, 18:2*.





## Chapter 6: Giving in the New Testament

### Introduction

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John Wesley, the great 18<sup>th</sup> century Methodist preacher, himself practised a principle that he taught. According to him, after you have provided your household with what is needful for life, you should use what remains for the furtherance of the gospel. When he found out that £28 was enough for his living expenses, he started to give away everything that he received above that amount. One year he received £1,400. He kept his £28 and gave the rest away! He gave away most of the £30,000 he received during his life!<sup>1</sup>

After our Bible studies about giving in the Old Testament, we are now ready to look at the New Testament. In the Gospels, we see the Old Testament patterns of offering. The people gave the freewill offerings, but they also gave their tithes.

### The Gospels

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#### Tithes

For the Pharisees the issue of tithes became a matter of prestige. We find various examples of that in the Gospels:

*Woe to you, experts in the law and you Pharisees, hypocrites! You give a tenth of mint, dill, and cumin, yet you neglect what is more important in the law—justice, mercy, and faithfulness! You should have*

*done these things without neglecting the others*  
(Matt. 23:23).

*I fast twice a week; I give a tenth of everything I get*  
(Luke 18:12).

According to Lightfoot, the Jewish teachers distinguished between the great offering for the priest, which was 20 percent, and the two tithes. After the great offering was deducted, the people would give two tithes.<sup>2</sup> The Jews in the time of the Lord practised the giving of tithes. They gave tithes for various reasons. According to Jewish teachers, some of the practices of tithing were instituted by the scribes, but they were approved by the Lord Jesus when He said: “*You should have practised the latter, without neglecting the former*” (Matt. 23:23).<sup>3</sup> By the latter he meant ‘justice, mercy and faithfulness’ and by the former ‘a tenth of your spices.’ It was also the practice of the Pharisees not to eat from food out of which no tithe had been given. The New Testament epistles do not discuss the subject of tithe, except for the reference in connection to Melchizedek in Hebrews 7. However, to suggest that the churches did not practise it would be to argue from the silence. That of course is not the proper way to interpret Scriptures. We might also say: since it was discussed in depth in the Old Testament, there was no need to repeat it in the New Testament. The Lord Jesus did not condemn the giving of tithes. He only condemned the abuse of it.

### **The Gospel of Luke**

Luke gave various examples of giving. We shall look at them briefly.

## **Give and it shall be given to you**

In Luke 6:38 we read the following:

*Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.*

This verse is a command to give. Christians cannot be receivers only. When we receive or have something, then we have to give to others. A sister in Christ in the Republic of Surinam (South America) used to say, ‘as long as we keep things in our hand, the Lord cannot fill our hands’. And indeed she was right.

## **The women who helped Jesus**

In Luke 8:1-3 we read about a group of women “*who provided for them [Jesus and His disciples] out of their own resources*” (v. 3).

These women gave more than a tithe. They supported Jesus and the twelve with their own ‘resources’ or ‘means’ (NIV). Luke mentioned the use of one’s means or possessions several times (compare Luke 11:21; 12:15-21; 33-34; 14:33; 16:9; 19:8). Some people are after possessions. They should seriously consider the warning of the Saviour in Luke 12:15: “*a man’s life does not consist in the abundance of his possessions.*” Instead, the Saviour said: “*Sell your possessions and give to the poor*” (Luke 12:33). The women in Luke 8 used their means to support the Lord and His disciples. According to Robertson: “This is the first woman’s missionary society for the support of

missionaries of the Gospel.”<sup>4</sup> These women were not only supporting the Lord, they were ‘intimately caught up in the enterprise in which Jesus was engaged.’<sup>5</sup>

The example here is clear.

- We can give more than money in the Lord’s service. ‘Means’ could be our house, our car, and so on.
- We may also draw the following principle from this passage: give according to the need of the receiver.<sup>6</sup>

### **Give up everything**

*In the same way therefore not one of you can be my disciple if he does not renounce all his own possessions (Luke 14:33).*

This verse gives us an important principle. We recognize that God is the owner of everything. The principle was not only important for believers in the days of the Lord Jesus, but also for believers in our days. J.N. Darby made the following comments about this passage:

All must be forsaken in this world; every link with this world must be broken. The nearer anything was to the heart, the more dangerous, the more it must be abhorred. Not that the affections are evil things; but, Christ being rejected by this world, everything that binds us to earth must be sacrificed for Him.<sup>7</sup>

This passage deals not only with ‘money’, but also with possessions in general. As we saw in one of the previous chapters, we should realize that all we have belongs to the Lord. Possessions should not keep us away from the Lord. And,

we should be able to sacrifice them for Him. He is more important than everything else!

### **Zacchaeus**

In the story of Zacchaeus we find an example of a person who repented truly of his old life. What is the first thing that this new ‘Christian’ did? We read about it in Luke 19:8:

*But Zacchaeus stood up and said to the Lord, “Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.”*

Zacchaeus offered half of his possession to be given to the poor. He wanted to correct his mistakes, by doing what was required by the law. This is the transformation of attitude that had to take place. Earlier Zacchaeus was just looking for more and more money. Now he was looking for opportunities to give. His mind was transformed. I wonder how many Christians’ minds are really transformed when they deal with money. I remember a leader of a local church who once said: “God does not interfere in issues of money.” This brother used to buy things from the farmers in his community. He always tried to get the lowest price from them. When some of the people complained and told him that as a Christian he was not supposed to act that way, he uttered the above words. He was not willing to let God have His way in his finances! A clear sign of our conversion is the willingness to share what we have with others instead of taking away from them.

## The poor widow

The final example in the Gospel of Luke is the poor widow. We read the following in Luke 21:2-4:

*He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."*

According to the Lord, this widow gave *all she had to live on*. The amount that she gave, as compared with the gifts of the others, was very small. But when we look at the percentage that she gave, as compared to the others, she gave much more than they gave. They gave out of their wealth, whereas she gave out of her poverty. The message here is clear.

**God delights in sacrificial giving, not merely giving out of our abundance.**

The attitude with which we give is important. We should not try to impress people with what we give. It is also not a matter of how much we give, but how much we are willing to sacrifice in order to give.<sup>8</sup> Giving is a matter of our heart.

## The other Gospels

We also find example of givers in the other Gospels. In Matt. 6:19-21 we are encouraged to store up treasures in heaven, because where our treasure is, our heart will also be.

*Do not accumulate for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But accumulate for*

*yourselves treasures in heaven, where moth and rust do not destroy, and thieves do not break in and steal. For where your treasure is, there your heart will be also.*

By giving to the Lord, our heart will be focused on the things of the Lord. We judge everything in the present in the light of the future, of our heavenly reward. We use everything that we have in this life for the glory of God, for the kingdom of God. Have you noticed what the Lord Jesus did not say at the end of this passage? He said where our treasure is, there will our heart be! Our treasure will drive our lives. If our treasure is in heaven, in the things of God, in the glory of God, then our heart, our life, will be driven by it. What are you using your money for? Where is your money? Your heart will be right there!

In Matt. 19:21, the Lord spoke to the rich young ruler. We read the following:

*If you wish to be perfect, go sell your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me.*

This is exactly what C. T. Studd did when was called by the Lord into missionary service. He had inherited an amount of £29,000. He decided to give £5,000 to Dwight Moody, which he used to start the Moody Bible Institute, £5,000 to George Müller to use for missionary work and his orphanage, £5,000 to George Holland to use among the poor in London, £5,000 for the Salvation Army in India, and various other organizations!<sup>9</sup>

The rich young ruler was told to sell all that he had and give the entire proceeds to the poor. He was not willing to have his

treasure in heaven, he wanted to have it right here on earth, just like most of us! Are we willing to give all for His sake?

**An important principle here is that God desires us to give, so that we might be free of the love of money to serve and follow Him.**

In John 12, we have another example of a giver. We read about Mary who poured out pure nard on Jesus' feet. We read the following in verse 3:

*Then Mary took three quarters of a pound of expensive aromatic oil from pure nard and anointed the feet of Jesus. She then wiped his feet dry with her hair. (Now the house was filled with the fragrance of the perfumed oil.)*

This was a special gift. John tells us here that it was 'an expensive perfume' (NIV). The value of this perfume was equal to the full year's wages of a normal worker (John 12:5)!<sup>10</sup> This may have been her life savings. She gave them to the Lord, who brought her brother back to life. It was a gift from a thankful heart. Her gift was indeed precious. What do we give to the Lord who brought us back to life?

**Giving here is an outflow of God's grace and salvation towards us.**

*Even though we were dead because of our sins, he gave us life when he raised Christ from the dead. (It is only by God's grace that you have been saved!) (Eph. 2:5, NLT).*

We can never buy our new life, and this verse is clear about it. However, we can show our appreciation and thankfulness to



Him who gave us life, when we were dead because of our sins. Just like the woman in Luke 7:47:

*Therefore I tell you, her sins, which were many, are forgiven, thus she loved much; but the one who is forgiven little loves little.*

As we leave the Gospels, we may conclude that Christ did not teach His disciples to give a tithe, but neither did He tell them to stop giving it.

In His teaching, He emphasized our attitude towards money and possessions. Our relationship with the Lord should be the most important thing. Nothing else should come between the Lord and us, and definitely not money. The most important thing that we learn about giving is the importance of the attitude of the giver.

## Acts

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The practices of the early Christians seem to indicate that Irenaeus was right when he said that Christians should give everything to the Lord. The early Christians did give everything. We read:

*For there was no one needy among them, because those who were owners of land or houses were selling them and bringing the proceeds from the sales and placing them at the apostles' feet. The proceeds were distributed to each, as anyone had need (Acts 4:34-35).*

The people who sold their possessions did this voluntarily. It was not required by the Lord, nor forced by the apostles. The

love of Christ in their hearts moved them to give towards the needy in their midst. These are the same principles found in the Old Testament. The Lord ordained that the ‘rich’ should provide for the poor. In Leviticus 23:22 we read:

*When you gather in the harvest of your land, you must not completely harvest the corner of your field, and you must not gather up the gleanings of your harvest. You must leave them for the poor and the foreigner. I am the LORD your God.*

The principle was applied in the book of Ruth (Ruth 2:15-16). This principle was important to God and it was mentioned a number of times in the Old Testament (Deut. 24:19-22; Lev. 19:9-10). It cautioned the wealthy among God’s people against greed, and helped the poor to maintain their honour. The poor didn’t have to beg for money; they could work with their own hands.

In Acts 5:2-3, we find the example of Ananias and Sapphira, who kept back something of the property they sold.

*He kept back for himself part of the proceeds with his wife’s knowledge; he brought only part of it and placed it at the apostles’ feet. But Peter said, “Ananias, why has Satan filled your heart to lie to the Holy Spirit and keep back for yourself part of the proceeds from the sale of the land?”*

The problem here is not that they kept something back, but they lied about giving everything. This caused their death. When we give to God, we have to do it with a sincere heart. Even though nobody sees what we are giving to God, God sees and He knows. We can fool each other, but not God. At the end

of the day, it is important for God to be pleased with what we are doing.

From this passage, it appears that some of the wealthy believers sold their properties, but not *every* believer. But Acts 2:44-45 seem to indicate that *all* believers shared their possessions.

*All who believed were together and held everything in common, and they began selling their property and possessions and distributing the proceeds to everyone, as anyone had need.*

In Acts 6, the widows complained that the church was not taking proper care of them. The apostles instructed the church to solve this problem by appointing seven Spirit-filled people to take care of these needy widows. The early Christians followed the model used in the Synagogue. They preferred to provide help through the local church.<sup>11</sup>

Individuals have sometimes contributed towards the needs of the needy in the church as well. In Acts 9, we read the story of Tabitha. She was known for her ‘good deeds and acts of charity’ (v. 36). She did all these things for the widows in her community.

The practice of taking care of the needy was not limited to the local church. In Acts 11:29-30, we read about believers from other parts of the world, who contributed towards the needs of the needy in Jerusalem.

*So the disciples, each in accordance with his financial ability, decided to send relief to the brothers living in Judea. They did so, sending their financial aid to the elders by Barnabas and Saul.*

The body of Christ worldwide has a responsibility towards its members worldwide. It is sad to see how this practice of the early church is no longer followed by the present-day church. Denominationalism crippled this important principle:

*If one member suffers, everyone suffers with it. If a member is honored, all rejoice with it (1 Cor. 12:26)*

The church in the book of Acts realized that what the Lord Jesus told them about giving was true. As recorded in Acts 20:35, He said: *'It is more blessed to give than to receive.'*

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### **What have we learned?**

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The most important thing that the Lord taught us about money and giving is the attitude of the giver. If we have a right attitude towards money and possessions, we shall handle them well. Our lives will not be driven by the love of money and the accumulation of possessions. We will be able to use money in a proper way, investing our money for the right purpose, namely, the kingdom of God.

In the book of Acts, the believers took care of each other. The church today still has a responsibility towards the needy, not only in the local church, but also for the needs of the body worldwide. What does our local church do towards the needs of Christians in countries that are going through difficulties, civil wars, and experiencing other problems?

- Help should be given to the body of Christ worldwide, by the body of Christ worldwide.
- As was the case in the early church, help should be given through the local leaders.

The early church used to eat together. This was done voluntarily, to the glory of God and the blessing of His people. The principle here is this: a local church cannot be involved in ‘international affairs’ alone. We need to focus on the local church as well.

I remember how our local church in Surinam used to support missionaries in various parts of the world. In those days, the country was battling with economic problems. There was one brother who would always remind us of the responsibility that we had at home. There should be a balance in our giving! Charity begins at home.

### Endnotes

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<sup>1</sup> See Wesley (1999).

<sup>2</sup> Lightfoot, 1998.

<sup>3</sup> Lightfoot, 1998.

<sup>4</sup> Robertson, 1997.

<sup>5</sup> Evans, 1998:367.

<sup>6</sup> H. P. Medema, personal communication, September 2008.

<sup>7</sup> Darby, 2004.

<sup>8</sup> Christ Wooley, personal communication, June 2008.

<sup>9</sup> Grubb, 1953: 65-66.

<sup>10</sup> Beasley-Murray (2002:208) describes denarii as follows:

‘300 denarii’ should be reckoned in terms of a man’s wages rather than of modern currency; since a denarius was the normal pay for a day’s work, and the working week was six days, the sum represents a year’s wages for a fully employed man

<sup>11</sup> Barclay (1975:85) comments on the Jewish method as follows:

Each Friday in every community two official collectors went round the markets and called on each house, collecting donations for the poor in money and in goods. The material so collected was distributed to those in need by a committee of two, or more if necessary. The poor of the community were given enough food for fourteen meals, that is for two meals a day for the week; but no one could receive from this fund if he already possessed a week's food in the house. This fund for the poor was called the Kuppah, or the basket. In addition to this there was a daily collection of food from house to house for those who were actually in emergency need that day. This fund was called the Tamhui or the tray. The Christian church inherited this charitable organization, and no doubt it was the task of the deacons to attend to it.

## Chapter 7: Romans and Corinthians

### Introduction

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Randy Alcorn told the story of a missions pastor who returned from the Sudan and told his church about the need there.

The fourth-grade class at our school raised thousands of dollars through work projects. A sixth-grade girl took the US\$50 she had saved up to play on a basketball team, and gave it to help Sudanese believers. One family had saved several hundred dollars to go to Disneyland. Their children asked if they could give the money to help persecuted Christians instead.<sup>1</sup>

As we continue our Bible studies, we are now entering the epistles. The apostle Paul taught the believers on this subject, and he used himself as an example.

### Romans 15:24-27

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In Romans 15, Paul explained his mission's plans to the believers. He intended to go to Spain, but would pass through Rome, so that the believers could assist him on his journey.

*I hope to visit you while passing through and to have you assist me on my journey there, after I have enjoyed your company for a while (Rom. 15:24, NIV).*

What kind of assistance did he need from them? This could be rendered in various ways, including “providing food, money, letters of introduction, arranging transport, accompanying part of the way, and so on.”<sup>2</sup> Paul asked the believers to support him on his missionary journey. He expected believers not only to give towards missionaries and their need, but also towards the needs of the poor. Before making the trip to Spain, he planned to go to Jerusalem to deliver money to the church for the poor.

*For Macedonia and Achaia are pleased to make some contribution for the poor among the saints in Jerusalem (Rom. 15:26).*

The gift of the believers is seen as a contribution or, as the Greek text says, a ‘fellowship’. Believers should recognize that all their possessions belong to the whole body of Christ. They have all things in common (compare Acts 2).

*For they were pleased to do this, and indeed they are indebted to the Jerusalem saints. For if the Gentiles have shared in their spiritual things, they are obligated also to minister to them in material things (Rom. 15:27).*

Paul would discuss this collection plan in detail in 2 Corinthians 8 and 9. But here he says that the Gentiles ‘owe it to the Jews’ to contribute towards their needs. If they received spiritual blessings from them, they owe material blessings to them. In other words, giving towards the needs of the poor was not only a voluntary ‘project’, but it was also required, spiritually speaking. We can still apply this principle. Paul spoke about this principle in his other epistles as well (cf. 1 Cor. 9:11; Gal. 6:6).



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### **Romans 16:5, 23**

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In Romans 16, we find another example of giving. In this instance, church members who have the means allow the church to meet at their home or use their property. Priscilla and Aquila did that:

*Greet also the church that meets at their house  
(Rom. 16:5, NIV; compare 1 Cor. 16:19).*

Gaius seems to have shown hospitality to the church as well.

*Gaius, who is host to me and to the whole church,  
greet you (Rom. 16:23).*

Believers may give to the Lord's work in different ways. The example of allowing the church to meet at the houses of believers was practised widely in the first century. In the New Testament, there are other examples of this practice (for example, Philemon, see Philemon 1:2; Lydia, see Acts 16:14ff).

### **1 Corinthians 9:7-14**

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The principle of receiving help from the church, which Paul discussed in Romans 15, is further discussed in 1 Corinthians 9. In these verses, Paul established the fact that he, as an apostle of the Lord, was entitled to support from the church. However, he did not use that right.

*We were not looking for praise from men, not from  
you or anyone else. As apostles of Christ we could  
have been a burden to you. ... Surely you remember,  
brothers, our toil and hardship; we worked night  
and day in order not to be a burden to anyone while*

*we preached the gospel of God to you* (1 Thess. 2:6,9. NIV).

The point is clear. The church has a responsibility to support workers in the gospel, even though Paul had not exercised that right. If you are supported by the gift of God's people, you should follow Paul's example here. You should not keep asking God's people for money. It is important for you to provide biblical teaching on giving, but do not keep on focusing on your needs and your right to receive money from the church. Stay away from the unethical practice of pronouncing curses on people who do not give what you ask them to give. Do not allow people to pay for God's gift. Resist that temptation, just as Peter did:

*Now Simon, when he saw that the Spirit was given through the laying on of the apostles' hands, offered them money, saying, "Give me this power too, so that everyone I place my hands on may receive the Holy Spirit." But Peter said to him, "May your silver perish with you, because you thought you could acquire God's gift with money!"* (Acts 8:18-20)

Remember the words of the Lord Jesus about this in Matthew 10:8, *"Freely you received, freely give."*

Teach the church their responsibility to support you as God's worker. In 1 Corinthians 9, Paul has used different examples to make this clear.

In verse 7, he spoke about soldiers, farmers, and shepherds, who are all supported by their work.

*Who ever serves in the army at his own expense?*

*Who plants a vineyard and does not eat its fruit?*

*Who tends a flock and does not consume its milk?*

The answer to these questions is: ‘no, no-one!’ So, if this is true in society, why should the one who works in the gospel not receive remuneration from it?

Paul continues his argument with examples from the Old Testament. It was clear in the Old Testament that a worker should be rewarded for his service. God even spoke about the oxen.

*Am I saying these things only on the basis of common sense, or does the law not say this as well? For it is written in the law of Moses, “Do not muzzle an ox while it is treading out the grain.” God is not concerned here about oxen, is he? Or is he not surely speaking for our benefit? It was written for us, because the one plowing and threshing ought to work in hope of enjoying the harvest (1 Cor. 9:8-10).*

If God even cares for the ox, how much more does He care about His workers? In some parts of the world, church workers are not given enough financial support! They deserve much more than they receive. Some churches do not even support their workers at all. If, just like Paul, the workers refuse to accept help, then that is another story. But churches should make it their policy to support their own workers.

In 1 Corinthians 9:11, Paul expressed the idea that a beneficial service should be rewarded.

*If we sowed spiritual blessings among you, is it too much to reap material things from you?*

This principle was not only true for the Gentiles towards the Jews; it is also valid for the churches towards their workers. If they are blessed spiritually by the ministers, they should bless the ministers materially also.

Support is necessary for the ‘founding parents’. In 1 Corinthians 9:12, Paul explained that founders of a church deserved support from that church.

*If others receive this right from you, are we not more deserving? But we have not made use of this right. Instead we endure everything so that we may not be a hindrance to the gospel of Christ.*

In other words, believers are first of all responsible to the ministry in their local church. Others may also receive support from another local church. But the first responsibility of a local church is towards their ‘founding parents’ or ‘local ministers’.

Paul used the ministry of the priest in the Old Testament to illustrate the fact that workers should be supported.

*Don't you know that those who serve in the temple eat food from the temple, and those who serve at the altar receive a part of the offerings? (1 Cor. 9:13)*

God had established the right that those who work in the temple should get their food from the temple. He had asked His people to provide the means for this, by giving tithes and first fruits from their income. Should not God's people today do the same? Should they not give regularly towards the need of their local ministers? The issue here is not whether a Christian should give 10 percent! The issue is that a Christian should give money to support his or her local church. The Lord Jesus commanded that *“those who preach the gospel should receive*

*their living from the gospel*” (1 Cor. 9:14, NIV). He told His disciples:

*Don't carry a traveler's bag with a change of clothes and sandals or even a walking stick. Don't hesitate to accept hospitality, because those who work deserve to be fed* (Matt. 10:10, NLT).

Although Paul did not use these ‘rights’, he did not make the churches exempt from applying these principles today. Churches should provide for the needs of their workers and their needy members. The principles here are the same as the ones we draw from the different tithes, first fruits, and offerings in the Old Testament.

## **1 Corinthians 16:1-2**

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In 1 Corinthians 16:1-2, Paul gave a model of how the collection for the needy should be gathered.

*With regard to the collection for the saints, please follow the directions that I gave to the churches of Galatia: On the first day of the week, each of you should set aside some income and save it to the extent that God has blessed you, so that a collection will not have to be made when I come* (1 Cor. 16:1-2).

In this passage, Paul speaks about a special collection. It was an offering for a special project, not for the local need. Every believer should set aside a sum of money in keeping with his income. This gift was a freewill gift, based on the believer's income. It is over and above the gifts for the local church and

its needs (see 1 Cor. 9). Giving for a special project is further developed in 2 Corinthians 8 and 9. A few important principles can be drawn from these verses.

- each believer should set something aside;
- it should be done on a regular basis; and
- it should be in keeping with one's income.

## 2 Corinthians 8-9

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In 2 Corinthians 8 and 9, Paul gave detailed instructions about a special collection for the needy in Jerusalem. He continued with what he started in 1 Corinthians 16. The majority of Christians in Jerusalem were poor. The poverty did not come because they sold their possessions, as some interpreters have said. Becoming a Christian in a Jewish setting in those days was not easy.

They must have become, in consequence of their conversion, the victims of social and economic ostracism, ecclesiastical excommunication, and national disinheritance. Their business enterprises must in most cases have collapsed in ruins and family bonds been heart-breakingly severed.<sup>3</sup>

This rejection of Christians is still true in some parts of the world. We have seen or heard about the recent violence against Christians in India. God's people worldwide need to have their eyes opened towards those who are suffering for the sake of Christ. It is important to take care of them materially. This is what Paul did. He saw the need of God's people in Jerusalem and challenged all the churches in other parts of the world in his day to give towards their need!

There are some general principles that we can learn from these two chapters. But we have to keep in mind that they deal with freewill offerings and not with the mandatory offerings of a local church towards the local needs. And although Paul speaks about ‘generous giving’ in these chapters, Romans 15 made it clear that the Gentiles ‘owe’ the Jews this service. It was, as it were, a mandatory, freewill gift.

### **Each believer should give**

In 2 Corinthians 8:1-2, we see that the believers in Macedonia gave, even though they were poor.

*Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity (2 Cor. 8:2, NIV).*

The principle here is clear:

**One can never be too poor to give.**

Outward circumstances and difficulties should not prevent believers from giving. The Macedonians gave ‘*beyond their ability*’ (v. 3). **Giving then has to do with our attitude and our willingness.**

Verse 5b says: “*they gave themselves first to the Lord and then to us in keeping with God’s will.*” We ought to devote not only our possessions, but also ourselves to the Lord. Then we will be able to give to others according to God’s will. Spiritual growth will be expressed in generous giving:

*But as you excel in everything – in faith, in speech, in knowledge, and in all eagerness and in the love from us that is in you– make sure that you excel in this act of kindness too (2 Cor. 8:7).*

The Corinthians were growing spiritually, according to Paul. They grew in faith, speech, and knowledge, but they needed to grow in giving also. Many churches are like the church in Corinth. They grow spiritually, but not in giving. These two go hand in hand! *Spiritual growth and giving go together.*

Paul could compare the sincerity of the Macedonians with the earnestness and love of others (2 Cor. 8:8). What was Paul telling the Corinthians here? He was saying: “Do you really have a genuine love for us and all God’s people, like the Macedonians? If so, why do we have to remind you of your responsibility towards the needy? You made the promise to provide the money for them (2 Cor. 8:6)! You grew spiritually, but not in giving! You should grow in that aspect as well!”

In verse 11, Paul gave an important principle: If you start with something, you should bring it to a completion. If you commit yourself financially towards a project, you should give to complete that project.

*Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means (NIV).*

### **Each believer should give according to what he has**

Not every believer will give the same amount towards a special need. In 2 Corinthians 8:12, we read that we should give according to what we have.

*For if the eagerness is present, the gift itself is acceptable according to whatever one has, not according to what he does not have.*



In other words, we cannot give what we do not have. I do not have to give one thousand if I do not have one thousand! I can give what He gave me and that will be enough. God ordained things in such a way that the sufficiency of one ministers to the lack of another.

*At the present time, your abundance will meet their need, so that one day their abundance may also meet your need, and thus there may be equality (2 Cor. 8:14).*

The principle here is very important for the body of Christ as a whole. In some parts of the world, there is abundance, whereas others suffer. According to this passage, *the abundance of those who have should meet the need of those who are suffering at present.*

In other words, if the believers in Uganda have abundance now and those in the Sudan are suffering, then Uganda has a responsibility towards the Sudan. The same goes for God's people everywhere. We should open our eyes and serve the Lord with all that He has given us, nationally and internationally.

### **Each believer should be serious about giving**

In 2 Corinthians 9:3-5 we read:

*But I am sending these brothers so that our boasting about you may not be empty in this case, so that you may be ready just as I kept telling them. For if any of the Macedonians should come with me and find that you are not ready to give, we would be humiliated (not to mention you) by this confidence we had in*

*you. Therefore I thought it necessary to urge these brothers to go to you in advance and to arrange ahead of time the generous contribution you had promised, so this may be ready as a generous gift and not as something you feel forced to do.*

Believers can sometimes have good intentions about giving. But good intentions alone are not enough. We should honour our promises. The Corinthians had promised a generous contribution (v. 5). In chapter 1, I mentioned the fact that giving can be a form of spiritual warfare. These believers made the promise to give, they had the money, but they did not honour their promise. It is important to honour our promises. Give to God what you promised Him. Not only in the case of voluntary gifts, also in your regular, monthly, or weekly giving. Just like the Corinthians, sometimes we should be reminded about our giving. May these studies be a reminder!

### **Each believer who gives receives**

We should never give with the intention to receive. And definitely not as some people are teaching, that you should support their ministry with US\$100, to receive US\$10,000 (a hundredfold) back from the God. *We should give to God because He wants us to give, and because we are motivated by His love.*

However, when we give, we also receive! We read in 2 Corinthians 9:6-7:

*My point is this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously. Each one of*

*you should give just as he has decided in his heart, not reluctantly or under compulsion, because God loves a cheerful giver.*

We should not give because we were forced to give; we have to be cheerful givers. We should also keep in mind that those who sow generously, will also reap generously. This is a principle that we have in the agricultural world. If you eat all your seed, you will not have anything. If, however, you sow your seed, you will reap during the harvest. The more you sow, the more you reap. It is important to remind God's people about this. Our sowing should be with joy in our heart. When we give, God makes it possible for us to continue to give.

*Just as it is written, "He has scattered widely, he has given to the poor; his righteousness remains forever." Now God who provides seed for the sower and bread for food will provide and multiply your supply of seed and will cause the harvest of your righteousness to grow. You will be enriched in every way so that you may be generous on every occasion, which is producing through us thanksgiving to God (2 Cor. 9:9-11).*

The more we give, the more we can be generous. We have to change our minds. With God, sometimes things work the other way around. By giving, we are put in a situation 'so that we may be generous on every occasion' (v. 11).

### **Each believer who gives causes others to rejoice**

We read the following in 2 Corinthians 9:12-14:

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

Giving towards the needy caused many to praise the Lord and give thanks to God for His marvellous gifts. People are receiving the generosity with thankful hearts towards God, and they will bless God because of it. But it will also bring believers closer to each other, as they will be praying for one another. So, our giving will cause the believers in need to: thank God and glorify Him for the work that He is doing in the lives of others (vv. 12-13) and pray for those who blessed them, as they recognize the grace of God (v. 14). It will also create a happy fellowship between believers. This will all happen, by the grace of God. Let us never forget that our giving, no matter how much it is, is nothing compared to what God gave. His gifts to us are beyond description:

*Thanks be to God for his indescribable gift! (2 Cor. 9:15).*

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**What have we learned?**

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Believers may give to the Lord's work in different ways. One way is by sharing our material possessions with the church. We can allow the church to meet at our home. Nowadays people allow a cell group to meet one night a week at their home. This is a great blessing.

We can give to the Lord's workers in different ways. We can provide food, money, letters of introduction. We can arrange transport and accompany them part of the way to their destiny. In these chapters, Paul clearly taught in line with the teachings of the Old Testament that God's workers are entitled to receive support from God's people. Churches should make it a priority to support their workers! God's people should also provide for one another. Care should be taken of the needy locally and internationally.

**Endnotes**

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<sup>1</sup> Alcorn, 2003:411.

<sup>2</sup> Dunn, 1998: 872.

<sup>3</sup> Hughes, 1962:284.



# Chapter 8: The other New Testament

## Epistles

### Introduction

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One of the first givers to the work of George Müller, a man who took care of thousands of orphans in the 19<sup>th</sup> century, was a poor needlewoman. Out of a legacy that she received, she gave one hundred pounds towards the needs of the orphans. At that time, she earned an average of three shillings and sixpence a week.<sup>1</sup> She had learned to give to the Lord what she received from Him. She was a good steward.

The message in the rest of the New Testament is consistent with what we have seen so far.

### Galatians 6:6-10

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*Now the one who receives instruction in the word must share all good things with the one who teaches it (Gal. 6:6).*

In this verse, Paul encouraged the Galatians to share all good things with their instructors. In other words, to support their pastors and teachers financially.

When we support the Lord's workers, it is important that we give generously. When we give towards the needs of the Lord's workers, we receive something back from the Lord.

*Do not be deceived. God will not be made a fool. For a person will reap what he sows, because the person who sows to his own flesh will reap*

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*corruption from the flesh, but the one who sows to the Spirit will reap eternal life from the Spirit (Gal. 6:7-8).*

This passage is often used to speak about the fruit of sin. But in this context, it speaks about our supporting God's workers. Giving to God's workers is sowing in God's vineyard. And as we saw in 2 Corinthians 8-9, when we sow, we will reap. But we should take verse 9 to heart, and note that reaping does not always take place on the day that we sow, but "*at just the right time we will reap a harvest of blessing if we don't give up*" (NLT). Therefore, we should not grow weary of giving.

*So then, whenever we have an opportunity, let us do good to all people, and especially to those who belong to the family of faith (Gal. 6:10).*

This verse speaks about the social responsibility of believers. We should follow the example of God our Father in doing good to all men. For He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous (Matt. 5:45). When our Lord Jesus fed the five thousand, not all of them were His disciples in the true sense of the word. We should therefore give to all people, but we have a first responsibility towards other believers. Every believer can contribute towards this need, even those who were not thinking about giving before they became a Christian, just like Zacchaeus (Luke 19).

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### **Ephesians 4:28**

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*The one who steals must steal no longer; rather he must labor, doing good with his own hands, so that*



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*he may have something to share with the one who has need* (Eph. 4:28).

Paul's exhortation to the Ephesians gives us a principle that is important in our day. Believers should work, to be able to share with those in need. Believers cannot expect that all they require to meet their needs will come from somewhere else. When a thief is converted, he should not only stop stealing. He should do better things with his hands. He should use them to bless others. Christians should have a different mindset from that of unbelievers. They should do all they can to be able to bless those in need.

### **Philippians 4:15-17**

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The epistle to the Philippians is a beautiful example of a thanksgiving letter to a donor. The church in Philippi had sent a gift to Paul, through the hand of Epaphroditus, "*to take care of his needs*" (Phil. 2:25, NIV). Then Paul expressed his gratitude towards the Lord, but also towards the Philippians. This was not the first time that they had sent a gift to Paul (compare 2 Cor. 11:8-9).

*And as you Philippians know, at the beginning of my gospel ministry, when I left Macedonia, no church shared with me in this matter of giving and receiving except you alone. For even in Thessalonica on more than one occasion you sent something for my need. I do not say this because I am seeking a gift. Rather, I seek the credit that abounds to your account. For I have received everything, and I have plenty. I have all I need because I received from Epaphroditus*

*what you sent—a fragrant offering, an acceptable sacrifice, very pleasing to God (Phil. 4:15-18).*

The Philippians had ministered to Paul, a worker for the Lord, who was beyond the borders of their own country. At that time, Paul was in a very difficult situation. The Philippians recognised that and provided for his need. It is important for churches to consider God's workers beyond their own ministries and countries. It would be a great blessing for churches to work together in furthering the cause of the Lord. Lack of finances should never be a problem in the Lord's work. God's people worldwide are more than able to provide for God's work globally. To avoid misuse of funds in such undertakings, it would be good for churches and organizations to coordinate their efforts.

Again, Paul speaks about the blessings of such an undertaking. Believers will be rewarded for their giving; it 'will be credited to their account'. Above all, these gifts are a sacrifice that is pleasing to God. Recently there was a scandal detailed on a South African television station. A pastor of a church took money from the members and promised them a fourfold return. The pastor could not keep his promise, however, and those who 'sowed their seed' lost millions of Rands. Even though the pastor was wrong, the motive that caused the church members to give was not right. If we want to give joyfully, we should give out of pure motives and for the right purpose, not because someone promised we would reap a good harvest, or out of pressure. We should give "out of thankfulness to God, worship of God, gratitude toward those who have fed us spiritually, love and compassion for the poor",

or as in the above passage, “a passion for the ministry of the gospel to be advanced.”<sup>2</sup>

## 1 Timothy 5

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In the first half of 1 Timothy 5, Paul gives instructions about widows. The local church should care for them. In verse 3, Paul says: “*Give proper recognition to those widows who are really in need.*” However, not every widow qualified for help from the local church. Only those who don’t have family members (v. 4) and have served God faithfully (v. 5) should be on the list (v. 9). The church should only help those who are really in need:

*If a believing woman has widows in her family, let her help them. The church should not be burdened, so that it may help the widows who are truly in need*  
(1 Tim. 5:16).

Never expect the church to take care of those *you* have to take care of. Parents should provide for their children (2 Cor. 12:14). It is their responsibility and not that of the church. Too often people refer their needy to the church. Should the church help? Yes. However, the church should develop clear principles and policies for this ministry, so that it will not be abused. I have seen people going to church to receive goods and money. If the church can no longer give them what they are looking for, they leave for another church. In the new church, they complain about the lack of love that they experienced in their previous church! And then, without further investigation, the new church gladly accepts these new members!

In 1 Timothy 5:17-18, Paul gave the following instruction with regard to the elders in the local church:

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*Elders who provide effective leadership must be counted worthy of double honor, especially those who work hard in speaking and teaching. For the scripture says, “Do not muzzle an ox while it is treading out the grain,” and, “The worker deserves his pay.”*

This passage agrees with what was discussed in 1 Corinthians 9. The local church should provide for the needs of its ministers. It should not only pay respect to its leaders because of the work that they are doing, but also maintain them financially.

### **Hebrews 13:16**

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*And do not neglect to do good and to share what you have, for God is pleased with such sacrifices* (Heb. 13:16).

This verse follows immediately after the exhortation to ‘*continually offer up a sacrifice of praise to God ... the fruit of our lips*’ (Heb. 13:15). We should offer praise to God, but we should also share what we have with other people. Christians should take care of each other. That is part of our worship! Dr. J. Vernon McGee makes it very practical:

When you took that basket of fruit over to that dear, lonely, and sick child of God whom everyone has forgotten about, you were a priest offering a sacrifice to God. It was well pleasing to Him—He took delight in your doing that. Again I must refer to the time when I was seriously ill and flat on my back. At that time I received many letters from folk

who were lots worse off physically than I was. They wrote lovely letters, and every one of them was a sacrifice. And many folk helped me in a tangible way, and that too was a sacrifice well pleasing to God. My friend, if Christianity does not walk in shoe leather it is no good at all. The Lord Jesus is up yonder at the right hand of God—that is where He is as Head of the church—but His feet are down here right where the rubber meets the road. He wants Christianity to be in shoe leather, and He would like to walk in *your* shoes.<sup>3</sup>

To this, all God's people say *Amen!*

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**James 1:27**

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Taking care of widows and orphans is important in the life of believers. Our attitude towards them speaks volumes about our spirituality.

*Pure and genuine religion in the sight of God the Father means caring for orphans and widows in their distress and refusing to let the world corrupt you (Jas. 1:27, NLT).*

If our religious practices are to be acceptable to God our Father, then we must look after orphans and widows. George Müller of Bristol applied this passage in a wonderful way in his life. He provided for thousands of orphans in the 19<sup>th</sup> century, by trusting God for every single need of the orphanages.<sup>4</sup>

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**1 John 3:17-18.**

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According to the apostle John, believers should love each other not only with words, but also with deeds.

*But whoever has the world's possessions and sees his fellow Christian in need and shuts off his compassion against him, how can the love of God reside in such a person? Little children, let us not love with word or with tongue but in deed and truth (1 John 3:17-18).*

In these verses, our attitude is important. When we have material possessions, we should keep our eyes open towards those in need. This is the mark of God's love in us. Others will only know that we love God by the way we share our possessions with others.

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**3 John**

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In his third epistle, John spoke about God's workers, who went out to serve the Lord without accepting anything from the pagans (v. 7). He encouraged the church as follows:

*Therefore we ought to support such people, so that we become coworkers in cooperation with the truth (3 John 1:8).*

Believers must show hospitality to God's workers. In my ministry for the Lord in many countries, I have stayed in many homes and have been greatly encouraged. The hospitality of my hosts allowed me to exercise my gifts among God's people in their country. I remember a dear sister in Barbados, who used to prepare a wonderful juice. That juice was like a booster, but

she always gave it after the message! She is now with the Lord. My friends in Trinidad and Tobago, with whom I enjoyed eating fish and one day fried noodles have been a blessing to me! The same goes for my hosts in Angola, in the Netherlands, and in other parts of the world! The Lord will reward these co-workers. The blessings will be credited to their accounts! (Phil. 4:17)

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### **A few things to think about**

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At the end of our studies of the Old and the New Testament, I would like to emphasize that:

- Giving in both the Old and the New Testament was both voluntary and mandatory.
- God wants us to support His workers by providing for their financial and material needs.
- He also wants us to share what we have received from Him with the poor and needy, the widows, and the orphans.

As such, the principles from the Old Testament apply also to the New Testament. Let us stop arguing about the right percentage and start giving to the Lord. It is certainly not a good testimony that Christians in the world today are only giving 3 percent of their income to the Lord. Where is the other 97 percent? Giving is not a privilege of a select few, but the responsibility of all the chosen ones! What are you going to give from now on? Why would you like to give?

### **Endnotes**

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<sup>1</sup> Pierson, 1999:325, 326.

<sup>2</sup> Chris Wooley, personal communication, June 2008.

<sup>3</sup> McGee, 1981:615.

<sup>4</sup> See Pierson, 1999.



## Chapter 9: The blessing of giving

### Introduction

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George Müller received a gift from a boy who later died in the faith. During his illness, he had received some new coins, which he gave towards the needs of the orphans. This money was the first ever given towards George Müller's orphanage.<sup>1</sup>

Having studied various passages from the Old and New Testaments, we will now study the blessing of giving. In Acts 20:35 we find some words of the Lord Jesus, which we do not find in the Gospels. He said, *"It is more blessed to give than to receive."* Alternatively, as the New Jerusalem Bible has it: *"There is more happiness in giving than in receiving."* A giver is a happy person. Various verses in both the Old and the New Testament speak about the fact that God blesses the giver. The best known verse is Mal. 3:10. Let's study this and some other verses.

### Malachi 3:8-12

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Reading from verse 8 helps to better understand the context

*Will a man rob God? Yet you rob me. But you ask,  
"How do we rob you?" In tithes and offerings  
(NIV).*

This verse starts with a question that everyone has to answer, not only the people of Israel. God asks, *"Can a person rob God?"* (NET) The Hebrew word for 'person' is the word *ādām*, which is used for 'man' in general, 'humankind'. The

idea in this passage is that no human being is allowed to rob God. The irony of this passage is that it is *God's own people* who are robbing Him (see Mal. 3:9). Human beings are not allowed to rob God. How can *His people* do that? They were not giving to God what He was entitled to receive, the tithes and the contributions. To those who were treating God in such a way, He said:

*You are bound for judgment because you are robbing me—this whole nation is guilty* (Mal. 3:9).

The Hebrew text reads literally, 'You are cursed with the curse because you are robbing me.' The article 'the' before 'curse' suggests that it was a specific, well-known curse. Malachi had already spoken about 'the curse' (see Mal. 2:2). Some scholars, following the Latin translation of this verse, suggest that the curse was 'scarcity'. This was possibly the case. But whatever the curse may have been, they were robbing themselves of the blessings of God! This should not have been strange for God's people. Haggai 1 was a clear example of this. In Haggai 1, we see that the people of God who returned from captivity had invested more money and time in rebuilding their own houses while neglecting the house of God. Then God intervened. Instead of blessing the work of their hands, He cursed it. We read in Haggai 1:9, 11:

*"You expected a large harvest, but instead there was little, and when you brought it home it disappeared right away. Why?" asks the LORD who rules over all. "Because my temple remains in ruins, thanks to each of you favoring his own house! ... Moreover, I have called for a drought that will affect the fields,*

*the hill country, the grain, new wine, fresh olive oil, and everything that grows from the ground; it also will harm people, animals, and everything they produce. “*

God can withhold blessings from us, when we do not give Him His rightful place in our lives and when we take away what belongs to Him.

In Malachi 3:10, we see that the people of God were giving their tithes. The problem was that they were not giving ‘the entire tithe’. What God is asking His people in this passage is to give Him the whole tithe. How could the prophet know that the people were not giving the full tithe to the Lord? Was the tithe not a personal issue between the giver and the Lord? In those days, there were no pay slips that would give the exact amount that people earned. So when a person gave his tithe, it was expected to be the right amount. But God, who owns all the tithes, knows everything. He saw that His people were not giving Him the full tithes. They were keeping something back for themselves. It was also evident, because the Levites were not receiving their shares. This was already the case in the days of Nehemiah:

*I also discovered that the grain offerings for the Levites had not been provided, and that as a result the Levites and the singers who performed this work had all gone off to their fields. So I registered a complaint with the leaders, asking “Why is the temple of God neglected?” Then I gathered them and reassigned them to their positions. Then all of*

*Judah brought the tithe of the grain, the new wine,  
and the olive oil to the storerooms (Neh. 13:10-12).*

You see what happened? The Levites who were not supposed to work ‘had all gone off to their fields’. Is it not the same thing we are seeing today? And why was this happening? *The offerings ... had not been provided”.*

So what we find here in Malachi was not new. The people did not fear the Lord (see Mal. 3:5). How can I say I have a relationship with a person and do not give to the person what belongs to him? Maybe some people among the nation were giving their full tithes. But here God addressed the whole nation; the whole nation had to bring the full tithe. We can apply this to our own days. The same thing is happening in churches today. There are many among God’s people who are not giving according to what they are able to give. They care more about themselves than about seeking first the kingdom of God with their possessions.

In Malachi 3:10, the Lord is pleading with His people. He is saying as it were: ‘test (*bāchan*) me in this please.’ May someone put God to the test? Deuteronomy 6:16 says: “*Do not test the LORD your God as you did at Massah.*” Still, in this passage God asks His people to do just that. In this way, they would see whether He was going to keep His promise. It seems that the people in Malachi’s day were not willing to accept this challenge. In Malachi 3:15, it says that evil people ‘challenge’ (*bāchan*) God and escape. However, in Malachi 3:18 God made it very clear to the people that He knew the difference between the righteous and the wicked:

*And you will again see the distinction between the righteous and the wicked, between those who serve God and those who do not.*

In Malachi 3:10, God speaks to the righteous. They are the ones who have to ‘test’ God with their tithes. God promises a blessing to those who test Him. He says:

*And see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it (NIV).*

The ‘whole tithe’ of the people of God is nothing in comparison with the blessing that God promised to give. He would throw open the floodgates of heaven! He would pour out so much blessing that there would not be room enough for it. The picture here is rain for the land, so that the crops would grow! However, it may be seen as a signal from God to His people even today. When we give, He will bless us (see Luke 6:38). God promises positive blessings. He also promises that negative influences will stay away (compare Malachi 3:11). We see the same situation as in Haggai 1. The people would enjoy the blessing of the Lord if they would give Him what belonged to Him.

What is the message of Malachi 3? God promises to bless His people when they give him all their tithes. If God’s people give God what belongs to Him, He will bless them. This principle is also taught in the New Testament (see Gal. 6; 2 Cor. 9). We should, however, not reverse this principle. We should not give to Lord in order to receive. When we give to the Lord because it belongs to Him, He gives back to us!

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**Deuteronomy 14:29; 15:10**

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In Deuteronomy 14, God promises His blessing to those who give the tithe to foreigners, fatherless, and the widows. When God's people give, they make it possible for the Lord to give them more. In this passage God speaks about blessing them *"in all the work of their hands"* (Deut. 14:29).

God also promised a blessing when we 'lend' to the poor. In Deuteronomy 15, the Lord gave guidelines about how we His people should deal with the poor. If they had lent money to the poor, which they could not pay back, then after seven years the debt was to be cancelled. If the poor wanted to borrow money in the sixth year, God said:

*Be careful lest you entertain the wicked thought that the seventh year, the year of cancellation of debts, has almost arrived, and your attitude be wrong toward your impoverished fellow Israelite and you do not lend him anything; he will cry out to the LORD against you and you will be regarded as having sinned* (Deut. 15:9).

Instead Deuteronomy 15:10 teaches God's people to be generous. The verse reads:

*You must by all means lend to him and not be upset by doing it, for because of this the LORD your God will bless you in all your work and in everything you attempt.*

The principle here is clear. If we give generously, because God wants us to do it, God will bless us. He promises blessing in all our work and in everything to which we put our hand.

The blessing is not always in ‘cash’. We find a good example in Cornelius:

*Cornelius stared at him in terror. “What is it, sir?” he asked the angel. And the angel replied, “Your prayers and gifts to the poor have been received by God as an offering!”* (Acts 10:4, NLT).

Cornelius received the message of salvation. God’s blessing for us may be a new car, another job, or it may be peace of mind or good health! Let us never forget that all these are God’s blessings!

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### **Proverbs 3:9-10; 11:24-25**

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In the book of Proverbs, we find some passages that speak about the blessings that those who give to the Lord will receive. Proverbs 3:9-10 reads:

*Honor the LORD from your wealth and from the first fruits of all your crops; then your barns will be filled completely, and your vats will overflow with new wine.*

Those who honour the Lord with their wealth are promised a blessing. It says ‘if ... then’. In 1 Samuel 2:30, He says: *“For I will honor those who honor me, but those who despise me will be cursed!”* If we honour the Lord, He will honour us. Proverbs 11:24-25 acknowledges this.

*One person is generous and yet grows more wealthy, but another withholds more than he should and comes to poverty. A generous person will be*

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*enriched, and the one who provides water for others will himself be satisfied.*

Those who give, also receive. On the other hand, those who do not give suffer. It seems like a contradiction. Can you suffer if you keep your possessions to yourself? Yes, it is possible with God. When we give, we receive more.

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### **Proverbs 19:17**

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We saw that one of the tithes was for the poor. In Proverbs 19:17 we read:

*The one who is gracious to the poor lends to the LORD, and the LORD will repay him for his good deed.*

Being kind to the poor, by giving to them, is seen by the Lord as a loan *to Him*. And He promises to reward or pay back that loan!

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### **Luke 6:38**

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The words of the Lord Jesus in Luke 6:38 make it clear that the promise of blessing for the giver was not a privilege of the Old Testament saints alone! Let's read these words:

*Give, and it will be given to you: A good measure, pressed down, shaken together, running over, will be poured into your lap. For the measure you use will be the measure you receive.*

When we give, we will also receive. God will give to us. In this verse, the writer used different words to express the amount of blessing that God will give to us. He speaks about, "A *good*



*measure, pressed down, shaken together and running over.*" That is how God gives to us, when we give! In 2 Corinthians 8-9 and Galatians 6 we saw the principle of reaping when we sow. When we give to the Lord, we will receive back from Him.

### **A testimony**

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Let me add a testimony from someone else:

Twenty-five years ago, being influenced by reading the life of George Müller, I was led to give a tenth of my income to the Lord. I think I was earning 6/- (\$1.50) a week at the time. The first few years I found it sometimes a sacrifice. One shilling out of ten seemed a lot. But it became such a habit with me to divide at once and put away the Lord's tenth that for years it has been no sacrifice. Now what is the result? This: I have proved the truth that him who honoreth Me I will honor. All through the war, and since, I have experienced no poverty. Though a shop assistant and now over forty (it is a woman who is writing) I have been away ill only one week in twenty-five years. What makes it even more wonderful is that after twenty I became slightly deaf and this has increased (and they do not want deaf assistants to wait on people in a shop, do they?) and yet, praise the Lord, I am still holding my situation. When I read of so many other sad cases of unemployment I praise the Lord for His mercy to me.

One testimony like that is worth twenty arguments. And, I want to share my own witness that after twenty years' experience and observation, I have proved that God does open the windows of heaven and that He does give more than enough in response to simple obedience to Him.<sup>2</sup>

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### **What is the message?**

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It clear from the Word of God that God blesses those who give to Him. His blessings are not always financial. God has His ways of blessing and providing for His children. No wonder that He is called 'The Lord, the Provider'. However, we as God's people should never try to give to the Lord in order to get something back from Him. Let's give because our Lord is the Owner of everything, because He is worthy of our first and our best. Let's give because we want to honour Him with our finances.

### **Endnotes**

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<sup>1</sup> Pierson, 1999:327, 328.

<sup>2</sup> Pink, 2000.

# **Chapter 10: Managing God's money, God's way**

## **Introduction**

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God's people should always be mindful of what happened in Guyana, South America, in 1978. Many people trusted Jim Jones, the leader of their community, with all their possessions. Jones abused the trust of these people and caused them to commit suicide.<sup>1</sup>

In the previous chapters, we read about how we should give to the Lord. In this chapter, we want to focus on how we should manage the Lord's money. If we give to the Lord in His way, we should also manage His money in His way! Too many scandals take place among Christians with regards to finances. The way that some prominent Christians are handling the money they receive in the Name of the Lord and for His work dishonours Him. Does the Bible speak about who should handle God's money and how the money should be handled? Who is responsible for the finances in your local church? What do you think about the attitude: 'In our church we don't have a budget; we simply use the money as the Lord leads'?

## **Who manages the money?**

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In Acts 6, we read about the church's need for people to serve the tables. Sometimes these people are called deacons. In Acts 6, they are not called deacons, but they had an important responsibility. They were to distribute the gifts among the needy saints. In other words, they had to manage the

possessions of the church, of the Lord's people. Who were these people? What is the lasting principle that we learn from this event?

*So the twelve called the whole group of the disciples together and said, "It is not right for us to neglect the word of God to wait on tables. But carefully select from among you, brothers, seven men who are well-attested, full of the Spirit and of wisdom, whom we may put in charge of this necessary task" (Acts 6:2-3).*

These people were not called primarily to go and preach or teach the Word of God. They were 'to wait on tables', manage the material possessions of the church. But what were the requirements for these people? They had to be people known to be "*full of the Spirit and wisdom*". Even though their work was not preaching or teaching, they had to be believers filled with the Spirit and wisdom. Managing the money of the Lord has to be done by spiritually mature people. The church should know them as people who are filled with the Spirit and with wisdom. Managing God's finances requires the wisdom of the Spirit, and also the knowledge to be able to handle those finances. Put simply in the words of today:

**Those who manage the Lord's money should be spiritually mature believers, who also know something about accounting and who know how to manage money properly.**

If those who managed the money were deacons, then they had to meet the same requirements as the elders. Just like the

elders and leaders of the local church, they had to meet high moral and spiritual standards.

A second principle is shown by the fact that more than one person was selected for the task.

**No matter how trustworthy a person is, he should not manage the Lord's money alone.**

In 2 Corinthians 8, Paul speaks about how he handles God's money. In verse 18, he says:

*And we are sending along with him the brother who is praised by all the churches for his work in spreading the gospel.*

A brother, who is praised *by all the churches* for his service to the gospel, was appointed to handle the money. He was a person who was well known by *all the churches*. Yet we find here that there was more than one person to do this work. In 2 Corinthians 8:19, we read the following:

*In addition, this brother has also been chosen by the churches as our traveling companion as we administer this generous gift to the glory of the Lord himself and to show our readiness to help.*

The brother who was recommended for this important work, was chosen by the churches. Now Paul is going to make an important point. Why was it necessary for a well-known and trustworthy brother to be in the team? He explains in 2 Corinthians 8:20:

*We did this as a precaution so that no one should blame us in regard to this generous gift we are administering.*

Paul wanted to avoid criticism. This is an important attitude. We should never give the church reason to suspect that the Lord's money is not being managed properly. It is therefore important that a pastor who is supported by a local church, should never be the one that writes his own paycheck. It is also important that the church knows what is going on with its money. In 2 Corinthians 8:21, Paul makes another important point:

*For we are concerned about what is right not only before the Lord but also before men.*

What do we learn from this verse?

*We are not only concerned with 'the eyes of the Lord' (NIV) but also with the 'eyes of men' (NIV).*

We should never give anyone grounds to criticise the way we manage the Lord's money—neither the people in the church nor those outside. We should always take great pains to do what is right! Paul says in 2 Corinthians 8:22 that in order to avoid this, he sent the well-known brother to go with the others to deliver the money in Jerusalem.

*And we are sending with them our brother whom we have tested many times and found eager in many matters, but who now is much more eager than ever because of the great confidence he has in you.*

Earlier, in 1 Corinthians 16, he said that he would send those who were qualified, with letters of recommendation to Jerusalem.

*Then, when I arrive, I will send those whom you approve with letters of explanation to carry your gift to Jerusalem (1 Cor. 16:3).*

By now it should be clear who should manage God's money and how the money should be managed. Stewards in the church should be spiritually mature people, who are well known by the church. They should be able to manage money properly in the sight of God and in the sight of man. They should have knowledge of accounting, and the wisdom to distribute the money in a proper way.

The managing of the Lord's money by capable people should be done under the responsibility of the leadership of the local church, the elders. In the book of Acts, we see that money for the local church in Jerusalem was given to the elders. They were responsible for the money, even though they were not managing it. We read in Acts 11:29-30:

*So the disciples, each in accordance with his financial ability, decided to send relief to the brothers living in Judea. They did so, sending their financial aid to the elders by Barnabas and Saul.*

In the Old Testament, there is not as much reference to those who manage the Lord's money, But there were people responsible. 2 Kings 12:10-12 states:

*When they saw the chest was full of silver, the royal secretary and the high priest counted the silver that had been brought to the LORD's temple and bagged it up. They would then hand over the silver that had been weighed to the construction foremen assigned to the LORD's temple. They hired carpenters and*

*builders to work on the LORD's temple, as well as masons and stonecutters. They bought wood and chiseled stone to repair the damage to the LORD's temple and also paid for all the other expenses.*

We see here that the Royal secretary and the high priest were together when they counted the money. The way in which they handled the money testifies to good stewardship. This is also seen in 2 Chronicles 24:11:

*Whenever the Levites brought the chest to the royal accountant and they saw there was a lot of silver, the royal scribe and the accountant of the high priest emptied the chest and then took it back to its place. They went through this routine every day and collected a large amount of silver.*

The lesson to learn from this is that the money was counted and they kept a record of it. But it was also spent for the purpose for which it was given. Good administration was therefore necessary. We can see by the long list of names of people who contributed towards the building of the temple, that there was good administration. Even in our days, it is necessary to do the same. What if a church has a lot of money in its bank account, but cannot say where the money came from?

If the treasurers of the church are stewards, then it is important for them to give account of their work. The church should know what is happening to its money, the Lord's money! The treasurers should not wait until the church says:

*Give an account of your management, because you cannot be manager any longer (Luke 16:2, NIV).*



## Practical guidelines

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Those who manage the Lord's money should

- be spiritually mature believers;
- know something about accounting;
- know how to manage money properly;
- not manage the Lord's money alone, no matter how trustworthy they are;
- not only be concerned about 'the eyes of the Lord', but also about 'the eyes of men';
- do so under the responsibility of the leadership of the local church, the elders; and
- give account of their work, so that the church knows what is happening to its money, the Lord's money!

Besides these principles drawn from the passages just studied, there is also a need for some practical guidelines.

A person who receives money from the church should;

- not pay the money to himself.
- never lend the Lord's money.
- use the money for the purpose that it was given.
- prepare a budget for the local church. Specify the percentage of the budget that will be spent on each ministry of the church (for example, salaries, utilities, maintenance, evangelism, the needy and poor, Christian ministries, local and abroad).
- never spend more than is available. In other words, the temptation to buy something 'in faith' must be resisted.
- not attempt a project that the local church is not able to maintain. For example, a church building for 1,000 if the attendance now is 100. *"For which of you, wanting to build a tower, doesn't sit down first and compute the*

*cost to see if he has enough money to complete it? Otherwise, when he has laid a foundation and is not able to finish the tower, all who see it will begin to make fun of him. They will say, ‘This man began to build and was not able to finish!’” (Luke 14:28-30)*

- resist the temptation to borrow money to meet the church’s need. *“The rich rule over the poor, and the borrower is servant to the lender” (Prov. 22:7).*

In this book, we have studied various passages from both the Old and the New Testaments. I pray that God will touch the hearts of His people in these days, so that they will give to the Lord.

*O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people for ever, and keep their hearts loyal to you.*

## Endnotes

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<sup>1</sup> MacArthur, 2000:119.

# **Chapter 11: Practical guidelines for managing God's money**

## **Introduction**

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A fifty-dollar bill and a one-dollar bill were exchanging their travel experiences. "Where were you?" The one-dollar bill asked. "Well", said the fifty-dollar, "I went into a few very expensive hotels, restaurants, and casinos. I saw some of the largest cities of the world and met some important people. And, where were you?" The one-dollar bill answered: "In the casino, the shop around the corner, and every week in the church." "Church?" the fifty-dollar bill wondered! "What is that? I have never seen one before!" This story may be true for a number of people!

If you want to start giving joyfully, then you have to manage your finances properly. Some Christians do not plan their finances. They spend their money as the commercials on the television and the advertisements lead. Some are guided by the wisdom of their friends. "Girl, you should have this." That command of a friend is as the voice of the Lord and it cannot be resisted. They take loans to buy things that they do not really need, but somehow are tempted to buy. They are, as it were, servants of those who lend them money. This chapter will help you to start thinking about and planning your finances.

## **What about money and possessions?**

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There is nothing wrong with money or possessions. Money as such is a good thing. The Bible does not condemn money or

the possession of money. Some wrongly interpret 1 Timothy 6:10 to mean that ‘money is the root of all evil’. But in this passage Paul says:

*For the love of money is the root of all evils. Some people in reaching for it have strayed from the faith and stabbed themselves with many pains (1 Tim. 6:10).*

Paul speaks about *the love of money* and not the possession of money as the root of all kinds of evils!

*The one who loves money will never be satisfied with money, he who loves wealth will never be satisfied with his income. This also is futile (Ecc. 5:10).*

Nowhere in Scripture are Christians encouraged to live in poverty as a sign of spirituality. It is all right for them to have money and possessions. Having possessions is taken for granted in the Ten Commandments (see Exod. 20:17). We are commanded not to ‘set our hearts’ on our neighbours’ possessions. The second petition in the prayer of Proverbs 30:8 is alright for a Christian to pray, “*do not give me poverty or riches, feed me with my allotted portion of bread*”. Christians may accept money and possessions as a gift from God, “*who richly provides us with all things for our enjoyment*” (1 Tim. 6:17). Yes, there is nothing wrong with money and there is nothing wrong with enjoying money and earthly treasures. 1 Timothy 4:1 attributes to demons the kind of teaching that prohibits the enjoyment of earthly blessings. The problem, of course, is our view of money and possessions.

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## Examples of our relationship to money

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We have clearly seen that money and possessions can be a blessing from God. We are to receive them from His hand with thanksgiving. We will briefly look at the way some people in the Bible handled their possessions.

In Luke 12, Jesus told the parable of a rich man. The rich man was greatly blessed. His land had produced an abundant crop (v. 16). He had to build bigger barns to store all his grain and goods (v. 18). How did this man respond to the blessings that God gave him?

*And I will say to myself, "You have plenty of goods stored up for many years; relax, eat, drink, celebrate!"* (Luke 12:19)

This is a wrong view of possessions. We should always keep in mind that money and possessions are temporary blessings that God gives. They are not eternal. The man in this parable could not relax, eat, drink, and celebrate for many years. God took his life that same night. This man was focusing on his riches and made his plans without God. What was the message that the Lord wanted to communicate through this parable?

*Watch out and guard yourself from all types of greed, because one's life does not consist in the abundance of his possessions* (Luke 12:15).

Even though God blesses us, we should never become slaves of our possessions. We should not be guided by greed. The prayer in Proverbs 30 quoted earlier puts it well:

*Lest I become satisfied and act deceptively and say,  
“Who is the LORD?”* (Proverbs 30:9)

The warning here is: there is a danger in having riches, if the riches take our devotion away from God, if the riches become our master. “Money makes a good servant, but a bad master.”<sup>1</sup>

In Luke 18 there is another example. This is not a parable, but the true story of a rich young ruler. He came to Jesus and asked what he should do to inherit eternal life. Jesus saw a problem in this man’s life. He therefore addressed that problem. He told the man, who had obeyed God’s law in detail, the following:

*One thing you still lack. Sell all that you have and give the money to the poor, and you will have treasure in heaven. Then come, follow me* (Luke 18:22).

Even though money and possessions are God’s blessings to us, we can become addicted to them. They can rule our lives and become harmful. We end up serving them as masters, as this rich young ruler did. When Jesus told him to sell *all* he had and to give the money to the poor, “*he became very sad, for he was extremely wealthy*” (Luke 18:23). The man just walked away. Why? He was possessed by his money. He was materialistic. In his case, the money was a great hindrance in his life. It was not a blessing. What is your attitude towards money and possessions?

The third example comes from Luke 15. In one of the parables in this chapter, Jesus spoke about a father who had two sons. The youngest son requested that his father give him his full share of the inheritance. The father gave his son his full

share. How did he spend it? The last part of Luke 15:13 says: *“he squandered his wealth with a wild lifestyle.”* In other words, he wasted all his money. In the end, he could not even provide a meal for himself! He had been a bad steward of money. In the same way, some people cannot handle money properly; they waste their money. They spend it without proper planning. Because of this, they are never able to give to the Lord or to others in need!

The fourth example comes from Luke 19. It is the story of another rich man. This man became a Christian. Before his conversion, he used to take money from people illegally. However, immediately after his conversion he changed his perspective on money. Instead of trying to get more and more, by wrong means, he started to share.

*But Zacchaeus stopped and said to the Lord, “Look, Lord, half of my possessions I now give to the poor, and if I have cheated anyone of anything, I am paying back four times as much!” (Luke 19:8)*

This is the right attitude towards God’s blessings. Never allow money to direct your life.

*No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money (Matt. 6:24).*

What should be our attitude towards money and possessions?

- Recognize that they are blessings given by the Creator to His creatures.

- Recognize that they are not eternal, but temporary, earthly blessings.
- Be aware that they can be harmful, if they become the master of our life.
- Place them in the hands of the Lord and use them for His glory, the blessing of others, and your enjoyment.

If we have the right attitude towards money, then we may ask: How should we get our money and possessions?

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### **Gain your money and possessions honestly**

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Scripture is clear about the fact that neither money nor possession of goods is evil. However, both money and goods can be acquired in a wrong way. God's Word is clear about that. Money should never be earned through wrong practices.

*Better to have a little with righteousness than to have abundant income without justice. ... Diverse weights and diverse measures—the LORD abhors both of them (Prov. 16:8; 20:10).*

A Christian should work for his money and possessions, and earn them honestly.

In the Ten Commandments, God ordained that man should *work* six days and rest on the seventh day (Exod. 20:15). Even before God gave the Ten Commandments, He gave Adam work. God brought all the animals to Adam to be named. Adam had to work, by using his head (Gen. 2:19-20). God also told him to work with his hands. He had to take care for the garden and maintain it (Gen. 2:14). The book of Proverbs speaks often about the reward one receives for one's work.<sup>2</sup>



*The one who works his field will have plenty of food, but whoever chases daydreams lacks wisdom. ... In all hard work there is profit, but merely talking about it only brings poverty (Prov. 12:11; 14:23).*

The apostle Paul considered work to be part of the basics of Christian teaching. He stayed less than a month in Thessalonica, where he taught new believers. One of the things that he taught, in fact commanded, the new believers was “to work” with their own hands, so that they would not be in need (1 Thess. 4:11,12). He repeated this call again in 2 Thessalonians 3:10:

*For even when we were with you, we used to give you this command: “If anyone is not willing to work, neither should he eat.”*

It is a great blessing for Christians to work and earn their own money. Do not be like the sluggard.

*The sluggard will not plow during the planting season, so at harvest time he looks for the crop but has nothing (Proverbs 20:4).*

How should we use our money? This is an important question.

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### **Use your money and possessions wisely**

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In the previous chapters of this book, we talked at length about giving to the Lord. This is an important aspect of our stewardship. By giving to the Lord, we recognize Him as the most important Person in our life and the Owner of everything we have. Besides giving to the Lord, we should:

- Take care of our family, by providing for their needs.
- Save for the future.
- Plan our giving so that we will never spend what we don't have.

### **Take care of your family**

We have a responsibility to take care of our family members. That responsibility does not rest with the government, nor with the church. It is up to us to take care of our family and our immediate family members. Paul made this clear in 1 Timothy 5.

In verse 4, Paul refers to the children and grandchildren, who have a responsibility towards their parents and grandparents.

*But if a widow has children or grandchildren, they should first learn to fulfill their duty toward their own household and so repay their parents what is owed them. For this is what pleases God (1 Tim. 5:4).*

This verse calls us to 'repay' our parents and grandparents. In order to do that, we have to work and earn a living. In verse 8, Paul speaks about the responsibility to take care of one's household, one's children.

*But if someone does not provide for his own, especially his own family, he has denied the faith and is worse than an unbeliever.*

The teaching of the apostle here is clear. If we neglect the responsibility that we have towards our children, then we have denied the faith. We are worse than the unbelievers. Taking

care of our family should have a high place on our agenda. This is a God-given responsibility towards them.

## **Saving**

Our lives should not focus on today alone. We have to think about the future. In the story of Joseph, we find an important principle. God gave Pharaoh a command to save corn for the hard times that were about to come.

*They should gather all the excess food during these good years. ... they should store up grain ... and they should preserve it. This ... should be held in storage for the land in preparation for the .... years of famine that will occur ... In this way the land will survive the famine (Gen. 41:35-36).*

Proverbs 21:20 puts it in this way:

*There is desirable treasure and olive oil in the dwelling of the wise, but a foolish person devours all he has.*

Among the Saramaccan Maroons in the interior of the republic of Surinam in South America, there is a saying, that is attributed to the monkey. The monkey said: “What you have in your stomach is yours, but what you have in your hands is for friends.” The monkey knows that he can die any time. So, if he has food in his hand, he will not have enjoyed it. Therefore, he should make sure everything is in his stomach. But according to Proverbs, that is how a fool reasons. “*Fools spend whatever they get*” (NLT). A Christian should be wise. He should be like the ant.

*Go to the ant, you sluggard; observe its ways and be wise! It has no commander, overseer, or ruler, yet it prepares its food in the summer; it gathers at the harvest what it will eat (Prov. 6:6-8).*

This is a lesson from nature. The ant knows that there will be a time when it will not be able to gather food. It prepares itself for that period. Paul also states that parents should save for their children (2 Cor. 12:14). The Bible tells us that we should not worry about tomorrow. But God provides us with means so that we can put something aside for the future. There is nothing wrong with that. We should, however, be wise about where we try to save money—beware of those who promise high interest, such as 100 percent returns.

### **Never spend what you don't have**

Businesses advertise their products. They even tell you about great savings! “It was \$2,000, but today you will only pay \$1,200. Hurry!” And, even though you don't have the money, you don't want to miss the great saving, so you buy it on credit! Is that a saving? No! You have spent \$1,200 that you didn't budget to spend. So you are not saving, you are *overspending*! If you keep doing that, you will not be able to pay back. This is sound advice: stay away from credit.

*Evil men borrow, but do not repay their debt, but the godly show compassion and are generous (Ps. 37:21).*

Plan your expenses well. What about loans? A decision for a loan should be taken with care. Never borrow money to improve your lifestyle, or to buy things that are not necessary.

A loan should produce a ‘profit’, something that will be beneficial. The repayment of such a loan should not be a burden to you. Stay within a reasonable amount.<sup>3</sup>

## Plan

If you work hard for your money, it is important that you plan well how you will spend it. The Lord Jesus said in Luke 14:28:

*But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? (NLT)*

This is not only true for buying a building or building a house. It is also true for every single thing that we think we need. I have seen families spending money without planning. Instead of buying what they really needed (for example, a fridge), they bought a expensive widescreen television for their bedroom. Of course, it is not a problem to buy a widescreen television, but if it means you are not able to take care of your family and meet your children's need, then it is a wrong decision! Planning is important. Proverbs 24:27 teaches a wise lesson about that:

*Do your planning and prepare your fields before building your house (NLT).*

It is important to plan. We will then know exactly what we can afford and what we cannot afford. Our financial planning can be short-term and long-term. If we don't know anything

about financial planning, it is important to consult someone who does.

*Plans are established by counsel, so make war with guidance; for with guidance you wage your war, and with numerous advisers there is victory (Prov. 20:18; 24:6).*

Do not take hasty decisions. It is important for you to spend enough time doing good research.

*Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty (Prov. 21:5).*

This means one has to consider things carefully before taking a decision. Can you buy what you want to buy with your salary? Or, can we as a couple buy what we want to buy now? Should you wait? What are your needs at this time? Beware of people who condemn you for lack of faith, because you do not want to buy what you cannot afford. If you cannot afford it, don't buy it! Don't think that the church will help you out. That is not the church's responsibility. As a matter of fact, the church should teach you to be a good steward and not give you money to satisfy your greed! Of course, there are times where there is a real need. A local church should act wisely in those cases. On the whole, it is important for Christians to plan wisely and be good managers in their own household.<sup>4</sup>

Let me give some practical advice here:

- Be satisfied with what you have. Do not try to have what others, if you cannot afford it.

- Be careful of commercials. They try to tell you that you will not be able to live without what they are offering. You decide what you need.
- Buy what you really need. Don't spend your money on good things that you *want*, but do not *need*.
- Live according to biblical standards.
- Ask yourself, 'Can I buy this item this month without running into financial problems?'
- Don't borrow money if you have to spend more than one third of your income on the repayment.
- Stay away from moneylenders who charge very high interest. You will not be able to repay. You will be paying interest for years and finally lose everything you thought you owned.
- Don't stand surety for your friend's debt. *"It's poor judgment to guarantee another person's debt or put up security for a friend"* (Prov. 17:18).

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### **What is the message?**

Money and possessions are God blessings to us. We may use them for our own good and for God's glory. As Christians, we are to work to earn our living, so that we can provide for our family, our parents, and save money for our children and for future needs. It is important for us to plan our finances. We should never spend what we do not have. Stay away from credit cards if you cannot control your finances. We should never forget that giving to the Lord, who graciously gave us everything for our enjoyment, should have priority.

*But above all pursue his kingdom and righteousness, and all these things will be given to you as well (Matt. 6:33).*

## Endnotes

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<sup>1</sup> Kevin Smith, personal communication.

<sup>2</sup> I want to address an important issue here. Sometimes employers do not reward their employees properly. They take advantage of them. They do not pay them a fair salary. This is not acceptable for a Christian. Some even oppress their labourers. The Bible says:

*You must not oppress a lowly and poor servant, whether one from among your fellow Israelites or from the resident foreigners who are living in your land and villages. You must pay his wage that very day before the sun sets, for he is poor and his life depends on it. Otherwise he will cry out to the LORD against you, and you will be guilty of sin (Deut. 24:14-15).*

The prophet Jeremiah also spoken against this. He warned against those who make their countrymen work for them for nothing!

*Sure to be judged is the king who builds his palace using injustice and treats people unfairly while adding its upper rooms. He makes his countrymen work for him for nothing. He does not pay them for their labor (Jer. 22:13).*

God has promised to judge these people (see Jer. 22:18 ff). In the New Testament, James has more or less the same warning for those who withhold their labourers' wages.

*Look, the pay you have held back from the workers who mowed your fields cries out against you, and the cries of*



*the reapers have reached the ears of the Lord of hosts*  
(Jas. 5:4).

<sup>3</sup> In the following table, is an example of a home loan. The amount of the loan is 100,000 ZAR (South African Rands), to be paid in 20 years at 15.5 percent interest per year. The monthly payment is 1,353.88. What is the real picture here?

	Payments	Interest	Principal	Balance Loan
				100.000,00
<b>January</b>	1.353,88-	1.291,67	62,21-	99.937,79
<b>February</b>	1.353,88-	1.290,86	63,02-	99.874,77
<b>March</b>	1.353,88-	1.290,05	63,83-	99.810,94
<b>April</b>	1.353,88-	1.289,22	64,66-	99.746,28
<b>May</b>	1.353,88-	1.288,39	65,49-	99.680,79
<b>June</b>	1.353,88-	1.287,54	66,34-	99.614,46
<b>July</b>	1.353,88-	1.286,69	67,19-	99.547,26
<b>August</b>	1.353,88-	1.285,82	68,06-	99.479,20
<b>September</b>	1.353,88-	1.284,94	68,94-	99.410,26
<b>October</b>	1.353,88-	1.284,05	69,83-	99.340,43
<b>November</b>	1.353,88-	1.283,15	70,73-	99.269,70
<b>December</b>	1.353,88-	1.282,23	71,65-	99.198,05
<b>Payments in one year</b>	16.246,56-	15.444,61	801,95-	

At the end of one year, you have paid R16,246.56. However, only R801.95 will be deducted from your loan. You have paid R15,444.61 interest! That is a lot of money. If, after your first payment, you added another R200 to your monthly payment, you would have paid R3,149.68 to your loan instead of R801.95. If instead of R200, you had added R500, at the end of the year you would have paid R6,671.28. Be wise with your home loan planning if you need it. If

you are renting a house at R 700 per month, at the end of the year, you would have given R 8,400 to your landlord!

<sup>4</sup> Here is a sample budget. It may serve as a guideline. Please rework it to meet your own needs.

Personal Budget				
Income		Expenses		
Salary	2,000	For the Lord	300	10-15%
Others	500	Housing (incl. Electricity, telephone and so on)	700	25-35%
		Food	500	15-25%
		Transportation	400	10-15%
		Insurance	200	5-8%
		Other expenses	350	10-15%
		Savings	50	2 – 5%
Total	2,500	Total	2,500	

- Housing: is this amount enough to take a home loan? Instead of buying a new house, you may consider buying an old (small) house and then expand it in future.
- Food: is it possible to grow your own vegetables? What can we do to cut the cost of our meals? Prepare a weekly affordable feeding schedule.
- Transportation: is this amount enough to maintain your own car? Including monthly repayment, petrol, other expenses?
- Insurance includes medical and other personal insurances.
- Other expenses include clothes, education for the children, recreation, and so on.

# Chapter by chapter Teaching Outline

## Introduction

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- God is the owner of all money and everything
  - Psalm 24:1 the earth
  - Psalm 89:11 the heavens
  - Haggai 2:8 the silver and gold
  - Psalm 50:9-12 the animals and the birds
  - 1 Corinthians 4:7b everything we owe
- God set an example of giving
  - John 3:16 He gave His Son
  - Mark 10:45 The Son gave his life
  - 1 Corinthians 12:11 The Holy Spirit gave gifts

## The Old Testament

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- Voluntary gifts
  - Vow, ‘a promise made to give God a sacrifice’
  - Freewill offerings ‘a spontaneous gift of thanksgiving prompted only by the impulse of the giver’
  - Heave offering
  - First fruit ‘the first and best part of the offering’
  - Example of voluntary gifts
    - Cain (Gen. 4:3-5)
      - He gave the best
      - He gave with the right attitude.
      - He gave as an outflow of his worship of God.
    - Noah (Gen. 8:21)
      - God blesses him when he gives to Him with a grateful heart and out of thankfulness.

- The patriarch (Gen. 12:7-8; 22:20-22)
  - They built altars to the Lord and did not build houses for themselves.
- Materials for the tabernacle (Exod. 25:2; 35:29; 36:5,7)
  - When God's people want to give, they will always find ways and means to do that.
- The Levitical offerings (Lev. 1:1-3)
  - Instead of giving animals, God wants ourselves, including all the members of our body (Rom. 6:13, 19)!
  - According to the New Testament our praises (Heb. 13:15) and our money (Phil. 4:18; Heb. 13:16) should be given to God as a sacrifice
- The building of the temple of Solomon (1 Chr. 29:17-18)
- The rebuilding of the temple after the Captivity (Ezra 2:68-69; Neh. 7:70-72; Hag. 1:7-8)
- Bad examples set by leaders
  - The sons of Eli (1 Sam. 2:12-16, 29-30)
    - Let each and every one who deals with God's money know that it is holy; it is dedicated to the Lord
    - Be satisfied with what the Lord gives you.
    - Do not put pressure on God's people or force them to give you more.
    - Neither take it by force
- Mandatory gifts
  - Tithes

- The first tithe in the Old Testament was for God's workers (Lev. 27:30-32; Num. 18:21, 24, 26-28; see NT application: 1 Cor. 9:9-11)
- The second tithe was meant for God's people in general to celebrate (Deut. 12:12; 14:22-27; see NT application Acts 2:45-46)
- The third tithe was given specifically for the needy: the foreigners, the orphans and the widows (Deut. 26:12-14; see NT application 1 Cor. 16:1-3)
- Three tithes in the OT supported by
  - Tobit 1:6-8
  - Josephus, Antiquities of the Jews 4.240
- Tithes were given among others:
  - By Charles Haddon Spurgeon
  - According to the Apostolic Constitution
  - By the church Father Irenaeus

## **New Testament**

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- The Gospels
  - The Lord Jesus did not condemn the giving of tithes, He condemned the abuse of it (Matt. 23:23; Luke 18:12).
  - Give and you shall receive (Luke 6:38)
  - Women contributed to the need of Jesus and his disciples (Luke 8:1-3)
  - Jesus asked for everything (Luke 14:33)
  - Repentance brings a change of mind in money matters (Luke 19:8)
  - Giving is a matter of our attitude (Luke 21:2-4)

- By giving we are storing up treasures in heaven (Matt. 6:19-21)
- We should give to be free from the love of money (Matt. 19:21)
- Giving should be an outflow of God's grace and salvation (John 12:1-3)
- Acts
  - The early Christians took care of the needy in their midst by selling their possessions (Acts 2:44-45; 4:34-35) They applied OT principles (such as: Lev. 23:22; Deut. 24:19-22; Lev. 19:9-10)
  - Giving should not be with wrong motives (Acts 5:2-3)
  - Widows were taken care of by the local church (Acts 6) or by individuals (9:36)
  - Believers took care for needy beyond their own borders (Acts 11:29-30)
  - It is more blessed to give than to receive (Acts 20:35)
- Romans and Corinthians
  - The Christians should support Paul's mission and help needy saints (Rom. 15:24-27)
  - Christians can support their local church by making their properties available to the church (Rom. 16:15, 19)
  - Believers should support full-time workers (1 Cor. 9:7-14)
    - Because soldiers, farmers and shepherds, who are all supported by their work (verse 7)
    - Because the OT taught that (verse 8-10)

- Because those who sowed should reap from the harvest (verse 11)
- Because founders of a church should be supported (verse 12)
- Because OT priests were supported (verse 13)
- Because the Lord Jesus commanded that (verse 14)
- Believers should support needy saints ( 1 Cor. 16:1-2)
  - Firstly, each believer should set something aside (verse 2)
  - Secondly, it should be done on a regular basis an (verse 2)
  - Thirdly, it should be in keeping with one's income (verse 2)
- Believers should support needy saints (2 Cor. 8-9)
  - One can never be too poor to give (2 Cor. 8:1,2)
  - Believers' spiritual growth should include growing in giving (2 Cor. 8:3-7)
  - If we are sincere towards other believers we should support them (2Cor. 8:8-10)
  - If you start to give for a particular need, complete the project (2Cor. 8:11)
  - Give according to what you have (2Cor. 8:12)
  - The abundance of those who have should meet the need of those who are suffering at present (2 Cor. 8:13-14)
  - A promise to give, should be followed by real giving (2 Cor. 9:1-5)

- The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously (2 Cor. 9:6,7)
- By giving, we are put in a situation ‘so that we may be generous on every occasion’ (2 Cor. 9:8-11)
- Our giving will cause the believers in need to: thank God and glorify Him for the work that He is doing in the lives of other (2 Cor. 9:12-13)
- Our giving will cause the believers in need to pray for those who blessed them, as they recognize the grace of God (2 Cor. 9:14)
- The other New Testament epistles
  - Believers should support their elder-teachers-pastors (Gal. 6:6)
    - Giving to the teachers is sowing in the realm of the Spirit (Gal. 6:7-8)
    - If we continue to sow we will reap in time (Gal. 6:9)
  - Believers should be generous towards everybody (Gal. 6:10a)
  - Believers should take care of their fellow-Christians (Gal. 6:10b)
  - Believers should work so that they can share with others (Eph. 4:28)
  - Believers should support cross-cultural missions activity (Phil. 4:15-17)
    - By giving towards the need of the missionary (verse 15)
    - By giving regularly towards their needs (verse 16)



- This will be credited towards their account in heaven (verse 17)
- It is a very pleasing sacrifice to God (verse 18)
- Believers should support widows (1 Tim. 5)
  - Believers should support their family members (1 Tim. 5:4-5,9, 16)
  - Believers should give towards the needs of widows in their local church (1 Tim. 5: 4-5,9, 16)
- Believers should support their elder-teachers-pastors (1 Tim. 5:17-18)
- Believers should give praises to God (Heb. 13:15)
- Believers should share their material blessings with others (Heb. 13:16)
- Believers should take care of widows and orphans (Jas. 1:27)
- Believers should share their materials blessings with others (1John 3:17-18)
- Believers should support missionaries (3 John 1:8)

### **The blessing of giving**

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- Give God what belongs to Him and He will bless you (Mal. 3:8-12)
- God will bless those who give to foreigners, fatherless and the widows (Deut. 14:29; 15:9-10)
- God blesses those who give (Prov. 3:9-10; 11:24-25)
- God blesses those who give to the poor (Prov. 19:17)
- God gives to those who give (Luke 6:38; 2 Cor. 8-9; Gal. 6:6)

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**Managing money God's way**

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- Money should be managed by people full of the Spirit and wisdom (Acts 6:2-3)
- Money should be managed by people who are known by the church (2 Cor. 8:18)
- Money should be managed by more than one person (2 Cor. 8:19-20)
- Money should be managed so that people can not complain and God can be glorified (2 Cor. 8:21-22)
- Elders are responsible for the Lord's money in the local church (Acts 11:29-30)
- A proper accounting system is necessary (2 Kgs 12:10-12; 2 Chronicles 24:11)
- A person who receives money from the church should not pay the money to himself.
- Never borrow the Lord's money
- Distribute the money for the purpose that it was given
- Prepare a budget for the local church. Specify the percentage of the budget that will be spend on each ministry of the church. For example, salaries, utilities, maintenance, evangelism, the needy and poor, Christian ministries (local and abroad).
- Never spend more than is available. In other words, resist the temptation to buy something 'in faith.'
- Don't attempt a project that the local church is not able to maintain (Luke 14:28-30)
- Resist the temptation to borrow money to meet the church's need (Prov. 22:7).

## Further reading

In the notes, I have referred to a few books and articles on the subject of giving. In this section, I will list a few general books that may be helpful for further reading. This does not mean, however, that I agree with all the positions advocated in these works.

Alcorn, R. *Money, Possessions, and Eternity*. Revised and updated (Illinois: Tyndale House Publishers, Inc., 2003). This book deals with the topic in more detail than my book. According to Alcorn, “The tithe is God’s historical method to get people on the path of giving. In that sense, it can serve as a gateway to the joy of true ‘grace giving’ today, just as it gave rise to the spontaneous, joyous, freewill giving we see in various Old Testament passages.”

Burkett, L. *Answer to your Family Financial Questions* (California: Focus on the Family, 1987). Burkett has published a few helpful books on finances, which are worth consulting.

Collins, G.R. *Christian Counseling*. A comprehensive guide. 2<sup>nd</sup> Revised edition (Dallas: Word Publishing, 1988). Collins has a full chapter on financial counselling, which is helpful for studying the subject of giving from a counselling perspective.

Dayton, H. *Your money counts* (Gainesville: Crown Financial Ministries, Inc., 1996) Helpful in understanding money and budgeting.

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Kunhiyop, S.W. *African Christian Ethics* (Hippo Books, 2008).

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