Stewarding your Finances

I can say with a very real conviction that I think I'm one of the richest people I know, **if not the richest**. I don't mean this in terms of money, but in terms of the things that truly matter - **I am astoundingly rich**. Things that money cannot buy, God has lavished upon me in ways I am humbled by. A beautiful, faithful, intelligent, loving, deeply God-honouring wife; two precious, wonderful little men who become more wonderful each day and bring me such joy; an indescribable peace regarding eternity, no fear of death; a love for Jesus that never quenches, even when I feel like it couldn't possibly increase further, the fire seems to kindle more and more. And then people - I have wonderful people, my parents, my extended family, wonderful pastors, even you, my brothers and sisters here in this church, surrounding me. All of these are things that you simply cannot put a price tag on. You couldn't buy them even if you had every cent on earth.

Because I come from a deep background in finance and economics I used to measure success and wealth with a very strong skew towards position, possessions and finances, but God in His gracious, gentle way, has led me on a journey for so many years that He eventually opened my eyes to true riches and set me free from the snare of the enemy.

Two Kingdoms, Two Masters

Now how one stewards their finances is a topic that could honestly be an entire series in itself (and perhaps some day it will be!), but within the context of this series on stewarding the things that God has entrusted to us, I want to dial in on the very heart of the matter and leave the details for the notes. And **heart** is the perfect word to use here, because the essence of all of Jesus' teaching is on the posture of our hearts.

Jesus is and will always be our perfect model as Christians. He taught extensively on money, more so than anyone else in scripture. Ever wonder why? Perhaps because He knew how the desire for money (or rather, the lust for more things) is able to pull at the chords of our hearts in a way like nothing else on earth. *John 2:24–25 ESV* (But Jesus on his part did not entrust himself to them, because … **he himself knew what was in man**). He knew that although we are not of this world, we are nevertheless in this world. He wanted us to be equipped to navigate our lives here well.

In His magnificent sermon on the mount, when Jesus says, you have to pick between serving God and serving mammon, He isn't throwing out a few nice sounding words - He is giving us a glimpse into living in the **kingdom of the heavens, even right here on earth**.

Matthew 6:24 ESV
"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***.

mamōnas denotes material wealth in such a way that it is treated as a **personal power competing with devotion to God**.

If you get nothing else from this entire message, get this - **the way you steward your finances is a direct reflection of the posture of your heart towards God**. Your use of money simply reveals who sits in the seat of honour in your heart.

There are two kingdoms, each with their own master and with diametrically opposed ways of living.

The first kingdom is the **kingdom of this world**. This is the material kingdom we see in plain sight every day. The greed, the lavish lifestyles, the lust for more, more, more. The pride, the comparison, the self-ambition and desire to get to the top, to be the richest, the most successful. The unfathomable depths of stress and anxiety that come along for the ride. This kingdom is focused inwards, and as much as people living in this way tend to see themselves as the master of this kingdom, the true master is this one called mammon.

In contrast, the second kingdom is the **kingdom of God**. The beautiful, precious kingdom of the heavens. This is a kingdom where God is Master and Lord. The principles of this kingdom operate in almost exactly the opposite way to the world. Generosity, love of others over self, blessed peace in the most trying of times and contentment that transcends circumstances.

God is the owner of all. He is the Lord, we are but the stewards. Contrary to what we may think, this isn't a choice - it's reality! However, we do have the choice as to how we shall steward the financial possessions which we have been entrusted on this earth. And **we shall be held accountable** for how we did so. Shall we invest in the kingdom of this world or shall we invest in the kingdom of the heavens? That is the question you need to answer in your heart today **because every other financial decision you make is entirely a consequence of that decision**. As much as I love hyperbole, that is not hyperbole at all, it's simply **the truth**.

Let me take you through some illustrations that will highlight the contrast between these two kingdoms and how stewarding our finances God's way fits in.

1. Asceticism vs Materialism

Picture two brothers. Both are Christian.

One is convinced that money is the very fruit of the devil and only leads to problems. To him, any sort of interaction involving money leaves one tempted and ultimately tainted, and the best way to live out this Christian walk is to avoid money like the plague. So for this brother, money is an idol, its pursuit leads one to destruction, and the saints would be so much better off not having any of it.

Now the other brother. His interpretation of the Bible is that money is a blessing from God. The more one has of it, the more the Lord has lavished His blessing upon them. The absence of money means the absence of blessing. God is the owner of all, and thus if He isn't responding to prayers, blessing one's business, filling the coffers of our bank accounts, we are forsaken by God or being rebuked for sin. In this brother's worldview, God's blessing is primarily measured materially. Think prosperity gospel.

These two pictures are illustrations of what we call **asceticism** and **materialism**. In case you didn't pick up from the exaggerated descriptions - neither of these are God's way. Sadly, we do however see both of these positions played out even within the church and among the saints.

1 Timothy 6:5-10 ESV
…people who are depraved in mind and deprived of the truth, **imagining that godliness is a means of gain**. But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. **But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction**. For the love of money is **a root of all kinds of evils**. It is through this craving that some have wandered away from the faith and **pierced themselves** with many **pangs**.

odýnē – intense emotional pain (personal anguish); consuming grief, which is emotionally lethal if experienced apart from God's grace which comforts.

As Christians, we cannot afford to idolise anything apart from God. The very first commandment is that we shall have no other gods beside Yahweh. The problem is that we tend to idolise things and think that it's harmless. Think about our world today, everyone wants to be rich, powerful and successful. The moment you find yourself in the same boat as most of the world, you should know you are in trouble. At the same time, the God we serve is not an austere, unloving and ungenerous God. He is El Shaddai. He gives us all that we need and more.

Here is the secret - when your mind and heart are on God and His kingdom, your mindset towards money will automatically shift. When the cry of your heart is "Your will be done", you find contentment in your current condition because you trust that God's will **is** being done and **shall** be done. And His will is that we have enough, we provide for our children and relatives, and he also wants us to be free of worry - which takes us to the next contrast.

2. Anxious Toil vs Childlike Tranquility

When we toil with all our hearts at generating worldly wealth, the result is unquestionably **anxiety and stress**. The reason for this is that there can never be enough. The more you have, the more your lifestyle increases and the more you need to sustain it. And the more you have, the more you worry about losing it all. Because your earthly finances are your treasure, **your very security and joy are intricately tied to them**. As a result, you feel like the only way to get more joy in life is **through more money**. So you pour out your heart and soul at getting more of it.

In contrast, the result of trusting in God's provision from His perfect supply is absolute **peace and freedom**. Suddenly there is enough. There is so much that the world itself cannot contain it. You become aware of the ease with which God is able to pour out finances when required, the mountains and valleys he is able to level just for his children. There is such peace in not worrying about money.

Jesus saying not to worry about these things:

Matthew 6:8 ESV
Do not be like them, for your Father knows what you need before you ask him.

Sometimes we forget that God knows all things. We can be in a state of anxiety around our financial situations and feel as though we are invisible to God. Surely He doesn't know what we are going through or He doesn't see us. This would be the only way to reconcile His apparent absence. So we pour ourselves out in prayer, progressively getting more desperate as the situation worsens.

But in this verse we see that **God already knows what we need even before we ask**. So the issue is never that God doesn't know what we are experiencing. He sees our struggles. He is intimately aware of the state of our fridge, our cupboards, our bank account, our savings. He sees it all and knows exactly what we need for each moment.

We have two options: We start to blame Him for not answering our prayers in the way that we want, or we start to trust that He will provide as and when we need it. According to His Word, the righteous lack no good thing.

Psalm 37:25 ESV (Wisdom Psalm)
I have been young, and now am old, yet I have not seen the righteous forsaken or his children begging for bread.

If you knew that your children were in trouble, what would you do? Most parents would lift heaven and earth to be able to rescue their children from some perilous predicament, and would gladly sacrifice their own food and finances to provide for their children. How much more the Creator of us all, our Heavenly Father?

So you'll notice that part of my teaching today is focusing on your **heart posture** but the other part is to **actually <u>encourage you</u>** regarding financial struggles.

I used to be deeply concerned about finances every day. When we were younger we were not poor but not well off either, so there was regularly a concern about money, about having enough. I remember carrying that fear of lack, that insecurity into our marriage. So whenever something broke, whenever there was some unexpected expense - I would get so flustered and concerned. It bothered me so much, I remember one day something happened to the tyres on my car and they needed replacing. I said to God, I'm done with this worrying thing. From this point onwards, if there is anything that I am unable to control and I have to pay it, I will just pay it - you will supply! And honestly, that must've been over 12 years ago - **He still hasn't failed**.

I desperately want to provide for every need of my family. I used to be able to buy whatever I wanted for my wife. Now I can't. My reaction is not to go out and work three jobs to try to manufacture it, but rather to pour out that same heart that aches before the Lord in prayer and let **Him** be the provider.

When we pray, we should always pray with a mind and heart that is at peace, knowing that **nothing we are going through is hidden from God**.

From the Lord's prayer:

Matthew 6:11 ESV
Give us this day our daily bread…

This, of course, refers to daily provision, but remember that Jesus said to the disciples that his bread is to do the will of his father in Heaven. This is quite frankly astonishing. By focusing on doing God's will - this **was supernaturally his provision**. Actual physical sustenance was not even thought about! He knew He was a child of God (literally). Tell me that this doesn't grant your heart the most wonderful peace.

The way of the kingdom of God is to **trust Him for provision**. It is to **live like a child does** - knowing that this is not their primary concern. They do not toil day after day believing that they will otherwise perish. Of course, this doesn't mean that we just sit back and do nothing either! Laziness is a terrible sin. We were created to work. God works, Jesus works, the Holy Spirit works - we work! Work is a beautiful blessing and it is arguably your primary ministry.

3. Insatiable Greed vs Radical Generosity

The way of the world is to hoard. To stockpile so much money and thereby secure our future. **Do you understand how futile this is?** Say you put all your money in investments. Tomorrow the stock market can crash, the bank you put it in can default, a war can break out, inflation can run your money to zero. How can you protect against these? You simply cannot. There is prudence in saving, but there is also a way in which people are so seized up with fear that they cannot live without securing themselves.

Luke 12:14-21 ESV
And he said to them, "Take care, and be on your guard against all **covetousness**, **for one's life does not consist in the abundance of his possessions**." And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I

have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "**Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.**"' But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is **<u>not rich toward God</u>**."

The way of the world is to secure your own future. We should be rich towards God instead.

Another classic contrast that Jesus encountered was the rich young ruler and Zaccheus - virtually in succession. One clings to worldly wealth so strongly that it has become his God, whilst the other realises that money pales in comparison to God's mercy. Zaccheus' first response to salvation is **outrageous generosity**.

Matthew 6:3-4 ESV
But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you.

It goes without saying that God is deeply interested in how we relate to those around us.
And not just how much we give, but our heart when doing so.

We are not lone rangers in this world. Ensuring our own welfare and prosperity runs contrary to the kingdom perspective. This is rather a worldly pursuit, where our wellbeing, our wealth, our being attended to are all inward focused. **Jesus calls us to turn outwards**. Maybe you've never heard it before, but Jesus doesn't only call us to use our talents, our minds, our abilities, our time for the kingdom - **he calls us to use <u>our finances</u> for the kingdom too**.

I've often heard the phrase "**no one ever became poor by giving**", and it is absolutely true. The fear of lack through giving is one of the devil's most potent lies. When we open our hearts to others and give so that their needs are met, we not only earn treasures that are imperishable, but we begin to realize that loving others in this way yields something in our hearts that money cannot buy - a deep connection with our God and our fellow man which transcends mere "giving to look good".

Tithes
Let's speak quickly about **tithes**. **The heart that Jesus calls us to** in the kingdom of God is outrageously generous towards the poor, towards the brothers and sisters, and especially towards his bride, the church. If He gives His very life for us, how can we not give even a simple 10% of our income back to Him. If you benefit from a church, meet with and worship God here, receive Biblically sound teaching and guidance on kingdom living, how could you find it in your heart **not** to pour back into that?

My challenge to you is this - tithing is like the training wheels of giving. It's the entry point, it teaches us how to give faithfully and recognise that all that we have is truly God's anyway. **It teaches us discipline**. Some things in our walk are not natural responses but responses of obedience. Tithing is like standing in the shallow end of the pool on one of the steps, thinking that this is the extent of kingdom financing. But God invites you to come to the deep end.

Giving sacrificially

However vital we feel like our current finances are, never forget that the one from whom we receive them has a limitless supply. Remember the old widow who gave the two mites:

Mark 12:42-44 ESV

And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has **put in more** than all those who are contributing to the offering box. For they all contributed out of their abundance, but she **out of her poverty** has put in everything she had, all she had to live on.”

We have to understand something - **our Saviour gave his life as a sacrifice for us**. He gave so that it literally hurt. When we give from a place of abundance, it doesn’t hurt. But when we give in a time of financial turmoil, it carries this absolute regard and reverence for God that is frankly beautiful. It expresses a desperation to bless and honour our God as Provider, that whatever pain it causes is mere transience in comparison to the worship it brings Him. Do you not think God is **utterly blessed by such sacrifice**?

II Corinthians 9:6-8

But this I say: He who **sows sparingly will also reap sparingly**, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, **not grudgingly or of necessity; for God loves a cheerful giver**. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.

How wonderful is it to give? How does your heart feel whenever you give?

Kingdom Financing

In our church we have a group of people who have responded to the call to be a financier in God’s kingdom. Whenever we have a need that is urgent for the church, a call for support is issued. I think this is an absolutely beautiful concept. People who stand ready to respond to the call to keep the church moving. Now I have personally made a commitment to always give, every single time a request is made. I made an agreement with God that regardless of my financial situation, I will always respond, because I expect Him to be the one to supply this - I am merely a conduit of His finances. So even when times are especially tough for us as family, and all I can give is a mere R50, I will give it. I will give it without even a hint of hesitation, because it is an honour to be allowed to steward finances for the kingdom of God.

Here’s the most amazing thing guys - when we sign up to be Kingdom Financiers, we unlock incredible benefits for the church. The ability to facilitate God entering places and extending to generations long beyond our own. Don’t you want to be a part of that?

4. Miserable Dissatisfaction vs Indescribable Contentment

Now back to my personal journey. The way God opened my eyes was through **contentment** and trust. Both of these are not overnight solutions. You have to learn to trust over time. Having trials and being rescued from them is powerful testimony for future faith. Deeply reflecting on what is of true value is the other key.

Contentment comes from treasuring heavenly things, like the people and relationships we have. Money will never give you contentment.

Psalm 37:16 ESV
Better is the little that the righteous has than the abundance of many wicked.

Remember the verse Matthew 6:24 ESV. Our pursuits and objectives on earth must be under the lordship of one of these two masters.

When someone is your Lord and master, you are in a **relationship of subservience** to them. This means that they dictate how you live to a large extent. Their "laws" govern you, their goals become your goals, their way of doing things becomes your example in life.

If **money** is our master, we will pursue it with all vigour. We will be "devoted" to it as Jesus says. When we wake up, our first thoughts are of **money**. When we go to work, we work as if for **money**. When we set our hopes on something, our hope is the hope of **money**. When we have to make ethical decisions, we consult **our money**. We go with the decision that favours **our money**. When we sleep at night, our thoughts are of **our money**. When we do good works, we think about **our money**. When we are in lack, our eyes are on **our money**. Whatever we do, wherever we are, whatever decision lies before us, **money is the primary lord of our life**. And let me tell you, mammon is a horrible master! You will always be **miserable** and **dissatisfied**.

Now contrast this with **Jesus** as our master. We will pursue Him with all vigour. We will be devoted to **Him**. When we wake up, our first thoughts are of **Jesus**. When we go to work, we work as if for **Jesus**. When we set our hopes on something, our hope is in **Jesus**. When we have to make ethical decisions, we consult our **Lord Jesus**. When we sleep at night, our final thoughts are of **Jesus**. When we do good works, our eyes are on **Jesus**. When we are in lack, we look towards **Jesus**. Whatever we do, wherever we are, whatever decision lies before us, **Jesus is the primary Lord of our life**.

Which sounds better to you?

I went through periods of deep discontentment. About my job. About my standard of living. About my house. About my investments. About my ability to do what I want to. Only through a journey of many years, the Lord taught me what things bring true contentment.

When you learn to trust God, you learn contentment. You learn to be faithful in the present and with what is in your bank account today - not what you dream of having in the future.

What is your price?

Matthew 4:8-11 ESV
Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their glory. And he said to him, “All these I will give you, if you will fall down and worship me.” Then Jesus said to him, “Be gone, Satan! For it is written,
“‘You shall worship the Lord your God and him only shall you serve.’”
Then the devil left him, and behold, angels came and were ministering to him.

How very appealing are the kingdoms of the world and their glory! I have heard some people say that they believe that everyone has a “price”. For example, if someone asks you “would you lie on a tax return if I paid you R1 million?”, would you do it? Or what if the request was to steal a loaf of bread from a convenience store, for the price of R1 billion - would you do it then? The temptation would be absolutely immense, but primarily because one would place a small value on the loaf of bread, especially in comparison to the value of the payout of one billion.

This is how many people are with their souls! They believe that their eternal destination, their eternal reward, pales in comparison to whatever worldly wealth, prestige, success and pleasure they can gain whilst still breathing on this earth. Thus, they are willing to make whatever sacrifices it takes to earn these things.

Jesus presents us with the ultimate teaching, rebuking the devil and completely discarding his offer. He quotes the first commandment and establishes God alone as the apex, the pinnacle of all praise, worship and attention. What is especially encouraging about this is that once He has forced the devil to flee in embarrassment, he receives ministering from angels.

This is such a profound lesson for us in our lives. When we are tempted to do something deceitful or unjust in order to obtain earthly wealth, pleasure or advantages, we can and indeed should resist and say (aloud I might add!) “You shall worship the Lord your God and him only shall you serve”. Upon saying this and placing Him in the seat of honour, you can rest assured that your Loving Father in heaven will send you whatever you are in need of, just as He did for His Son here.

Summary

So to sum this up:

- God is the owner, we are the steward.
- God gives us finances to steward.
- We have two ways to use the money he gives us - either invest in the kingdom of this world or invest in eternity by investing in the kingdom of heaven

- The way of the world is to **hoard stuff and pursue an ever-increasing standard of living**, all of which disappears the moment you die. The way of the kingdom of heaven is to **invest in people, the church, and the gospel.**
- The way of the world results in **ongoing toil and striving** and **yields anxiety, stress and insecurity** about finances. The way of the kingdom of heaven leads to a **peaceful tranquility amidst the storms of life, trusting God's word and his provision**.
- The way of the world is to **focus on self at the expense of others**. The way of the kingdom of heaven is to **bless and give generously to those in need**.
- The way of the world is to have a goal that is always just out of reach and leads to **unending dissatisfaction**. The way of the kingdom of heaven is to find **deep contentment** that exists apart from circumstances and is rooted in trust in God.

A good steward of God's finances is someone who:

- Recognizes God owns everything.
- Earns honestly and works diligently.
- Lives below their means.
- Saves wisely but not excessively.
- Avoids unnecessary debt.
- Gives generously.
- Provides for their family.
- Is content whether they have much or little.
- Uses wealth to glorify God and bless others rather than to elevate themselves.
- Holds possessions with an open hand, ready to surrender them if God calls.

Question: Considering all that we have looked at today, the Biblically-framed, eternal perspective of finances, how would you rate your stewarding of finances?

I want to close with some encouragement for everyone here today. God is good - He's better than you think.

Psalm 147:9 GNT: He gives animals their food and feeds the young ravens when they call.

Psalm 37:17 MSG: Less is more and more is less.
One righteous will outclass fifty wicked,
For the wicked are moral weaklings
but the righteous are God-strong.
God keeps track of the decent folk;
what they do won't soon be forgotten.
In hard times, they'll hold their heads high;
when the shelves are bare, they'll be full.

Psalm 37:25-26 MSG: I once was young, now I'm a graybeard—

not once have I seen an abandoned believer,
or his kids out roaming the streets.
Every day he's out giving and lending,
his children making him proud.

Appendix

A. Practical Tips for Stewarding your Finances Well

- **Make a monthly budget**
    - You don't know what you don't know. If you don't have a budget, you are oblivious as to how much you spend on anything. The so-called "rats and mice" will eat up your finances before you know it. A budget gives you a handle on your finances and helps you to understand where it is that you need to do some work.
    - Zero-based budgeting: Try allocating all of your rands to something. Every cent that you own should have a destination, be it towards expenses or towards giving or towards saving. Also, if you have no budget, use a few months of your bank statements to track and establish real values for each expense, rather than trying to estimate these blindly.
    - God is a God of order. Budgeting brings order to your finances and accelerates good habits.
- **Spend less than you earn**
    - Every time you want to spend money, consider a simple split between needs and wants. Is the thing that you want to buy a need or a want? A need is something that is required to function appropriately. A want is something that would be nice to have, but you could survive just fine without. Needs are always covered by God's supply. Wants are not.
    - All needs should be budgeted for. Wants can be a budget category but don't receive precedence over needs.
    - A simple tip: Don't browse shopping sites or go to malls when you can't afford to be spending money on the items therein. This is placing yourself into temptation.
    - If you struggle with sticking to a grocery, clothing or other budget category, place the allocated funds for these into a separate account - once it's empty, it's empty for the month. Do not refill the account until the new month.
    - Buying something just because it's on sale is **not saving money, it is spending money.**
- **Discerning God's will**
    - If you don't have the money (cash) for a purchase, you are already in a position where your default should be that it is **not God's will**, and unless there is some confirmation otherwise, you don't buy it. Particularly so when it requires you to go into debt to get that particular thing.
- **Set aside funds**
    - Savings are important, but not to the extent that you wrestle control of your provision away from God.
    - Having a buffer (margin) is incredibly useful and allows agility - but be careful not to let this be your security net. A few months' worth of income is a prudent way to provide for the unexpected without being overly protective.
    - Tax-free investments are a great way to save money and reduce the tax payable.

    - Remember that investments are never secure. There is always risk, especially in more liquid assets. Place your hope in God more than your investments, insurance etc.
- **Borrowing**
    - What does the Bible say? Don't leave any debt unpaid except the debt to love. Entering into debt locks you down, removes your freedom, and puts you at the mercy of others. It removes your ability to give at will, to move places, to respond to the call of God.
    - We should be careful about entering into debt to purchase things that we do not need. Cars immediately depreciate and never recoup their value.
    - Credit cards are dangerous and need to be managed with great care. If we are unable to manage these appropriately (i.e. settle them on time), we shouldn't use them.
    - It is not God's will that we are enslaved through debt, so we should make every effort to pay these off as we have them and bring ourselves into a place of freedom.
    - Tackling existing debt requires the following: 1) Acknowledging the problem and committing to resolving it. 2) Establishing a budget that factors in debt payments at a minimum. 3) Paying off the smallest debts first, especially ones with high interest rates. 4) Doing this creates a snowball effect over time as the money released from paying these debts gets put towards the larger or more longer-term debts like a mortgage. 5) Avoid entering into new debt until all existing debt is paid off.
- **Spouses** are such a great sounding board for making good financial decisions - a God given point of clarity in finances. Always consult your spouse on financial decisions, especially giving, and you will find that God brings alignment between you that keeps you from straying down the wrong path.
- **Children** should be taught about finances at an early age. One of the greatest gifts you can give them is financial education. Discernment, saving and **especially giving**. This creates adults that are responsible and prudent, but also generous and open-hearted.

B. Is Tithing still relevant under the New Covenant?

Many people argue that tithing is an Old Testament law only applicable to the nation of Israel under the old covenant. Such an argument misses the purpose and heart of the law. The law was but a shadow of what was to come. A shadow is something that pales in comparison to the real thing. When we consider that tithing is but an Old Testament pattern for what it is like to live in and honour God's presence and provision, something that becomes immediately evident is that this is only the beginning. The training wheels. The infancy stage. A new covenant revelation of giving is one unbounded by mere percentages and aligning to the letter of the law, but instead flows from an entirely born again heart and mind that deeply understands that God is the one from whom all good things come, even our very lives. With this in mind, there is no upper limit to our giving, as living under the grace of Jesus Christ brings us into a place where we know that we are so very precious to God that the value He has placed upon us is the very death of His Only Son. How then could we fail to understand that this same God is then able to provide all that we could ever need?

I love how Randy Alcorn puts it: “If you are worried about being too legalistic with your giving, then give even more than 10% so that you can safely say that you are living under grace!”. Grace must always surpass legalism.

One of the most interesting accounts related to giving in the Old Testament is in Genesis 14. Here we read about how Abraham (Abram at the time) went out to help the king of Sodom and four other kings from an assault by other kings who had rebelled against them. After rescuing them (and his nephew Lot), we read this interesting account:

Genesis 14 ESV
17 After his return from the defeat of Chedorlaomer and the kings who were with him, the king
of Sodom went out to meet him at the Valley of Shaveh (that is, the King's Valley). 18 And
Melchizedek king of Salem brought out bread and wine. (He was priest of God Most High.) 19
And he blessed him and said,

“Blessed be Abram by God Most High,
   Possessor of heaven and earth;
20 and blessed be God Most High,
   who has delivered your enemies into your hand!”

And Abram gave him a tenth of everything. 21 And the king of Sodom said to Abram, “Give me the persons, but take the goods for yourself.” 22 But Abram said to the king of Sodom, “I have lifted my hand to the Lord, God Most High, Possessor of heaven and earth, 23 that I would not take a thread or a sandal strap or anything that is yours, lest you should say, ‘I have made Abram rich.’ 24 I will take nothing but what the young men have eaten, and the share of the men who went with me. Let Aner, Eshcol, and Mamre take their share.”

Here we read about this mysterious character, Melchizedek, king of Salem and priest of God Most High. In the New Testament, we read in Hebrews that Jesus is a priest of the order of Melchizedek. Extraordinarily, this kingly priest also brings out bread and wine just like Jesus did at the Last Supper. There is a divine connection here where this priest represents God Most High. This is another fascinating study altogether, but what is most intriguing is that this Melchizedek blesses Abram, and Abram gives him a tenth of all the spoils. This event was long before any law of tithing had been established. Abram, in essence, is honouring God with his gains, based on his revelation that God is possessor of all and worthy of all. This is a foreshadowing of the new covenant even before the old covenant law has been expressed!

Charles Spurgeon had this to say about tithing, which I found very educational:

It is also noteworthy that, with regard to Christian liberality, there are no rules laid down in the Word of God. I remember hearing somebody say, "I should like to know exactly what I ought to give." Yes, dear friend, no doubt you would; but you are not under a system similar to that by which the Jews were obliged to pay tithes to the priests. If there were any such rule laid down in the gospel, it would destroy the beauty of spontaneous giving, and take away all the bloom from the fruit of your liberality. There is no law to tell me what I should give my father on his birthday; there is no rule laid down in any law-book to decide what present a husband should make to his wife, nor what token of affection we should bestow upon others whom we love. No; the gift must be a free one, or it has lost all its sweetness.

Yet this absence of law and rule does not mean that you are therefore to give less than the Jews did, but rather that you shall give more; because, if I rightly understand what is implied in the term Christian liberality, it is to be according to the example of Christ himself. Our text really gives the Christian law of liberality: "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich;" that is to say, we should give as we love. You know how much our Lord Jesus Christ loved by knowing how much he gave. He gave himself for us because he loved us with all the force and energy of his nature. Why did that woman break the alabaster box, and pour the precious ointment upon Christ's head, when it might have been sold for much, and the money given to the poor, or when she might have kept her ointment for herself? She gave much because she loved much. I commend to you that rule,—give as you love, and measure your love by your gift.

Further, for this also seems to be the teaching of the text, give till you feel it; for the grace of our Lord Jesus Christ was proved by the fact that, "though he was rich, yet for your sakes he became poor." He gave till he felt it, gave till he knew that he was giving all that he had; and I do verily believe that the great sweetness of giving to God begins when we feel the pinch, when we have to deny ourselves in order that we may give. Then it is that there is the true spirit of Christian liberality. Our Lord Jesus Christ gets from a good many people what they would not dare to keep back from him, and what they can readily enough part with; it is sometimes about as much as their shoestrings cost them in a year, certainly not as much as they spend upon the smallest of their many luxuries; yet the most of them consider that they have done all that they should when such insignificant offerings have been laid at their Lord's feet. But, dear friends, I hope that it will be your rule both to give as you love, and to give till you feel it.

And, next, we should in some sense give all, for that is the meaning of the text: "Though he was rich, yet for your sakes he became poor;" he emptied himself, he gave all that he had; and we, as Christians, are bound to confess that we belong to Christ, and that all we possess is to be used by us as stewards under him, not reckoning anything to be our own, but gladly admitting that he has entrusted it all to us to be used prudently, and wisely, and discreetly for his glory. Oh, that we all came up to that standard! Then should *we have the great pattern and model of Christian liberality reproduced in ourselves far more largely than it is at present.*

C. H. Spurgeon, The Metropolitan Tabernacle Pulpit Sermons, vol. 47 (London: Passmore & Alabaster, 1901), 97–98.

C. Giving in Faith

Principles of New Testament giving from II Corinthians 8-9

1. Giving in faith requires a grace from God to give (II Cor. 8:1-2).
And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. –NIV

When we walk in the law of love and have a godly desire to give, God will favour us to be able to give generously even when all of our personal needs are not met.

2. Giving in faith requires giving willingly beyond our natural ability to give (II Cor. 8:3). If we only give what we know we can give it requires no faith on our part.
For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. II Corinthians 8:3-4, NIV

3. Giving in faith views giving as a privilege not as drudgery to the degree that we may even plead with a recipient to receive our offering (II Cor. 8:4).

4. Giving in faith requires a giving of ourselves totally to the Lord first so that we will be able to be obedient to His leading in our giving (II Cor. 8:5).
And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. –NIV

If Christ is the Lord of our lives, He is the Lord of our finances as well.

5. Giving in faith requires having a desire to excel in this act of grace (II Cor. 8:6-7).
So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us --see that you also excel in this grace of giving.
II Corinthians 8:6-7, NIV

To excel is to go beyond the expected measure. It means to outdo or surpass the normal limits.

6. Giving in faith is based on love which is willing to put the needs of others ahead of our own so that they might be made rich by our sacrifice (II Cor. 8:8-9).
I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.
II Corinthians 8:8-9, NIV

7. Giving in faith involves making commitments of faith and then following through with those commitments (II Cor. 8:10-11).
And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. II Corinthians 8:10-11, NIV

8. Giving in faith is determined by the willingness and the sacrifice involved, not on the actual size of the gift (II Cor. 8:12).
For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. II Corinthians 8:12, NIV

9. Giving in faith requires a willingness to stretch out in faith believing that God will supply what we need in the future through the proper functioning of the Body of Christ (II Cor. 8:13-15).
Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little." II Corinthians 8:13-15, NIV

10. Giving in faith will be tested by circumstances that come against the commitments that we have made (II Cor. 9:1-5).
There is no need for me to write to you about this service to the saints. For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. For if any Macedonians come with me and find you unprepared, we--not to say anything about you--would be ashamed of having been so confident. So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. II Corinthians 9:1-5, NIV

True faith will, however, give us the courage of those commitments to follow through on our promises.

11. Giving in faith involves a generous sowing of seed realizing that unless there is a significant deposit there can be no significant return (II Cor. 9:6).
Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. II Corinthians 9:6, NIV

12. Giving in faith is done cheerfully because it springs from a deep appreciation and spirit of thanksgiving for everything that the Lord has done for us (II Cor. 9:7).
Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. II Corinthians 9:7, NIV

13. Giving in faith recognizes that God is a debtor to no one and that He will be generous with us beyond our generosity to Him (II Cor. 9:8-11).
And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." Now he who supplies seed to the sewer and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. II Corinthians 9:8-11, NIV

14. Giving in faith is a testimony to others of the grace of God in our lives that will not only inspire faith to rise up within them but will cause them to praise God in greater ways (II Cor. 9:12-13). In other words, generous faith is contagious.
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.
II Corinthians 9:12-13, NIV

15. Giving in faith will inspire others to participate in what we are doing with their encouragement and prayer support (II Cor. 9:14).
And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift! II Corinthians 9:14-15, NIV

D. Resources

Other excellent resources for learning more about kingdom living, working and finances:

Money, Possessions and Eternity by Randy Alcorn
The Divine Conspiracy by Dallas Willard
A Good Return by John Lennox