

February 8, 2004 by Steve Brandon



A Giving Heart

(Various)

1. A Giving Heart Understands Tithing
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3. A Giving Heart Understands The Benefits to Giving

Most of you know that I spent a few days this week in Minneapolis at the Bethlehem Conference for Pastors, hosted by John Piper. He often chooses difficult subjects to tackle during this conference. This week was no exception. The focus of the conference was upon our use of money. The theme was entitled, "Money, Ministry, and the Magnificence of Christ." Randy Alcorn was the keynote speaker. He gave three separate talks entitled "Money and the Disciple," "Money and the Pastor," and "Money and the Church."

Several things that were said in that conference have stirred my heart to alter my preaching plans this morning. I had every intent on continuing in our exposition of the Gospel of Matthew, by preaching on the portion of Scripture where Jesus walks on the water. But, several things at the conference have provoked me to delay our study of Matthew for one week, and I will instead preach a topical message.

Rather than jumping right in, let me give you a few reasons why this topic is good for us to consider today.

1. Our church has no pressing financial needs.

Two weeks ago we held our annual meeting. At that meeting we went over our year end statement. We presented our financial situation along with our vision for the future. If you looked at the financial portion of the report, it wouldn't take you too long to figure out that we are doing just fine financially. We met all of our needs this past year. In fact, we ran a surplus, due to your generosity. As we look toward next year, we are totally on track to meet all of our needs. In fact, we put before you a plan to begin investing in the future growth of our church.

So, we aren't trying to raise money for some big project. We aren't in a building campaign. We aren't in a church planting effort. We aren't lacking support for missionaries. We aren't in need of money in any way, so I'm not preaching to a problem (which is a good thing). There aren't any temporal issues that are driving me to preach about these things this morning.

Furthermore, I spoke with Lance last week to discuss my salary. My salary isn't going to change at all this upcoming year, though our insurance costs will continue to rise. Your provision to us is more than abundant. It has entirely met our needs. I don't need any more money. Now, the implication of this is that if you increase your giving to this church, it won't affect me at all. So, I'm not preaching about giving from a self-motivated perspective.

2. How we use our money has eternal implications.

John Piper began the conference by quoting two texts of Scripture. First, he quoted Jesus, who said, "It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of heaven" (Matt. 19:24). Then, he quoted Paul, who wrote, "the love of money is the root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang" (1 Timothy 6:10).

Both Jesus and Paul make a connection between money and heaven and hell. The man with a lot of money will have great difficulty in getting into the kingdom of heaven. Jesus said that it is easy for the man with an abundance of money to go to hell. The man who wants to be rich (i.e. longs for money) is in danger of wandering away from the faith and finding himself in hell. Do you feel the weight of these things?

Your use of and desire for money is a serious issue in the mind of God. Longing for money, which describes what "coveting" is, ranks right up there with the greatest of sins. "You shall not covet" is the 10th commandment. Paul warned us, "Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, shall inherit the kingdom of God" (1 Cor. 6:9-10). Feel the weight of this. If you long to have the things of this world, know that your soul is in danger. If you are covetous, you will not inherit the kingdom of God.

3. The current state of giving in America is alarming.

Randy Alcorn gave several statistics of our giving in America. First, **American Christians give 2.5% of their income to charities.** "Charities" are any non-profit business, not necessarily Christian. This includes churches and ministries. But this also includes giving to any non-profit. You name it, Ronald McDonald charities, the United Way, the Red Cross, or any others. If you are thinking, "Hey, these are tough times! What more do you expect from people?" listen to the next statistic: **During the Great Depression, all Americans gave 3.2% of their income to charities.** This means that American Christians today, who have received financial blessing that has been unparalleled during any time in the history of the world, are less likely to give than those who lived during the great depression. Think also of the fact that there are many wealthy Christians, who have been generous with their wealth, giving 30%, 60%, even 90% of their income away. This means that

there are those in America who help bring the average way up to 2.5%. As I heard these statistics this past week, I was moved at the indifference of the American church today.

Listen to another statistic: **40% of those who attend church give nothing to the church.** Something is dreadfully wrong. And thus, I am compelled this morning to preach about money and giving this morning.

The question that has come into my mind is this: why do we give so little? How is it that the church in America today gives a lower percentage of its resources to charity than did the entire country of America during the time of the Great Depression? I believe that the answer is to be found in the fact that many in America lack the hearts to give. Many today have preferred the life of comfort, rather than the life of giving.

This morning I will address this issue of giving. The title of my message is: "A Giving Heart." I will give three characteristics of "A Giving Heart."

1. A Giving Heart Understands Tithing

There are many people who advocate a giving of the tithe, which they define at 10% of your income. The word, "tithe" means "tenth." They say that you ought to give 10% of your income to the local church. They see in the Old Testament that the people were required to give their tithes, so they reason that we ought to be required to give 10% as well.

There are difficulties with this understanding and its application for us today. First of all, those in Israel were required to give three tithes, not just one. Every year, they were required to give a tithe to the Levites, who performed the duty of the sanctuary (Numbers 18:21-32). Every year, they were required to give a tithe for the festivals, which were celebrated in Jerusalem three times each year (Deut. 14:22-27). Every third year, they were required to give a tithe for the needy, which were the Levite, the alien, the orphan, and the widow (Deut. 14:28-29). When you total all of this up, you discover that the Old Testament "tithe" was closer to 23%, rather than 10%. Two tithes were given every year, which means 20%. One tithe was given every third year, which adds an average of 3% of your income each year. I haven't heard many people advocating the giving of 23% of your income each year. Yet, this is the tithe that the Old Testament taught.

Now, some will argue that some of these tithes are like our taxes. Israel was a theocratic state. Giving to God was giving to the state. So, as we give our taxes today, it is like we are tithing a portion of our money to the government. Our taxes go toward the upkeep of many public facilities, which is like the festival tithe. A portion of our taxes goes to support our welfare system, which help with the poor and needy. This is like the tithe for the needy. So, a portion of our money should go to the church, which is like the Levites. It sounds nice and neat.

However, there is another problem. The New Testament nowhere requires a tithe. Furthermore, I do not believe that we are under any Old Testament obligation to give 10% of our income.

Now, having said that, let me give you a perspective of what the New Testament instructs us to do. Do you remember the Sermon on the Mount? Jesus taught us that the law gave the command, "You shall not commit murder." Jesus said that that is the law. "But in My kingdom, the standard of righteousness is much higher than murder. My standard is anger. If you are angry with your brother and your emotions well up within you and you say, 'You fool' in anger to another, you shall be guilty to go into the fiery hell." (Matt. 5:21-22). This is how Jesus deals with the law. Jesus took another command in the law, "You shall not commit adultery." "But in My kingdom, the standard of righteousness goes beyond the physical act. My standard is lust. If you lust after another sexually, you are guilty in your heart! My requirements are far beyond the law." Take another law, "You shall not make false vows, but shall fulfill your vows to the Lord." Jesus said, "In My kingdom, I don't play the legal, technicalities games with your words. It doesn't matter whether or not you were under oath when you said something. Whenever you say something, you ought to be true to your word. Anything less is sin." So, think about the law with me as it might be applied to tithing. It is easy to imagine Jesus saying something like this, "You have heard that it was said, 'You shall give 10% of your income to the church.' But I say to you, everything that you have received from the hand of the Lord is a gift of God to you. You are a financial manager of His resources. Certainly, you can invest more than 10% into His kingdom work, can't you?" Isn't this consistent with the teaching of Jesus on the law and its requirements?

I don't believe that you are required to give a tithe. I think that a tithe is a good place to start, just like not murdering anybody or like committing adultery is a good place to start in your morality.

Those who advocate giving a tithe often refer to Malachi 3. Let me read the verses that people use to justify the tithe as our duty today to see what it teaches concerning the tithe in the Old Testament.

Malachi 3:8-10

"Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed Thee?' In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows."

People say, "See, we need to bring God the tithe." But, what does Malachi 3 say about the tithe? If you tithe, what does that mean? It means that you are no longer robbing God. It means that you are no longer stealing from Him. I believe that not robbing God is a good place to start, just like not murdering or not committing adultery. But, we need to go on from these things. We need to seek righteousness in our attitudes toward others and in our thoughts. With our giving, we are to seek righteousness beyond the tithe. This is the standard of the law. Even in the Old Testament, the tithe was hardly a place to stop. When you gave the tithe, you reached a point where you were no longer stealing from God. Only when you stop robbing from God can you even begin to talk about "giving to God."

Perhaps you have heard someone give you the typical response of why he will get to heaven, "I'm a pretty good guy. I haven't killed anybody. I even go to church and give 10% to the church." This might look righteous. But, this one has essentially said that he doesn't rob God. He hasn't even addressed the issue of giving to God.

Even in the Old Testament, you weren't bound by the tithe. There are two instances in the Old Testament in which we know about the details of what went on in their giving. The first instance was when the tabernacle was being built. Moses spoke with the sons of Israel, saying, "This is the thing which the LORD has commanded saying, 'Take from among you a contribution of the LORD; whoever is of a willing heart, let him bring it as the LORD's contribution.'" (Ex. 35:4, 5). Moses said that the people were to bring money and materials for building and decorating the tabernacle. The people of Israel didn't simply give what they were required to give. They gave in such abundance that *Moses had to stop the people from giving*. "The people were restrained from bringing any more. For the material they had was sufficient and more than enough for all the work, to perform it" (Ex. 36:6, 7). Now, that's giving to God. The second instance was when the temple was being built. David informed the people that the temple was going to be built. He then gave to the work first and asked those of Israel, "Who then is willing to consecrate himself this day to the LORD?" (1 Chr. 29:5). An abundance (1 Chr. 29:16) was given by the people. "Then *the people rejoiced because they had offered so willingly*, for they made their offering to the LORD with a whole heart, and King David also rejoiced greatly" (1 Chr. 29:9). This is giving to God: Giving with a willing heart and giving above and beyond any requirement.

What about today? How much should we give? A tithe? We are not told to give a tenth. We ought to give far more. Perhaps you remember the time when Peter stood before Jesus and said, "Lord, how often shall my brother sin against me and I forgive him? Up to seven times?" (Matt. 18:21). Jesus replied, "I do not say to you, up to seven times, but up to seventy times seven" (Matt. 18:22). When you apply this to tithing, what might the principle be? "Lord, how much should I give? Up to 10%?" Jesus might reply, "I do not say to you, up to 10%, but beyond! This is what living in my kingdom demands." Do you think that I am overstating the case? Consider the words of Jesus, "No one of you can be My disciple who does not give up all his own possessions" (Luke 14:33). Admittedly, this doesn't mean that you have to give away all of your possessions. But, it does mean that you must give over everything that you own to be used as God would direct.

It is a sad day when those who were under the bondage of the Old Testament law gave more than those of us who know the grace of God in Christ Jesus. It is a sad day when everybody who struggled through the poverty of the depression gave more than the filthy rich American Christians who are living today. Suppose you made \$1,500 last year. You made more money than 80% of the people on the earth today. (Some of our children may have earned this amount last year.) Your opportunities for giving to the work of the Lord abound. If you can save \$1,500 next year, you could give more than 80% of the people earn!

Why do we, who have been blessed by God so much have difficulty in giving God so little? I believe it is because we don't understand God's grace to us, which leads us to our second point.

2. A Giving Heart Understands Grace

A Christian gives to others, because God has given first to him. It is when you know God's grace that good works flow.

This is clearly demonstrated in Ephesians 2. This passage explains how we are saved and what results from salvation. Ephesians 2:8-9, "For by grace you have been saved, through faith; and that not of yourselves, it is the gift of God; not as a result of works, that no one should boast." You are saved from the wrath of God by His grace. You weren't saved by your good deeds, or any inherent goodness inside of you. Rather, God saved you, by His grace. Yet, God saved us with a purpose. God saved us to exhibit His grace in our lives, as we do good works. We aren't saved by works. But, we are saved for the express purpose of doing good works. Ephesians 2:10 says, "For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them." Before God saves anyone, He prepares the good works for them to do after they are saved from their sin. God not only initiates salvation in His grace, but He also plans for the fruit of salvation before God saves someone. This is what "God prepared beforehand" means. Our obligation is to walk in them, which is the fruit of salvation. It is doing what God saved us to do. "Christ gave Himself for us, that He might redeem us from every lawless deed and purify for Himself a people for His own possession, zealous for good deeds" (Titus 2:14). Giving to others is a portion of these good works.

Let me show you how God's grace and our giving intersect. In 2 Corinthians 8 and 9, we find Paul giving some instructions regarding the giving of money to help the poor in Jerusalem. I want you to notice how Paul explains the relationship between God's grace and their giving. 2 Cor. 8:1, "Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia." Paul says, "You need to know, O Corinthians, how marvelously God has given grace to the churches in Macedonia." How do you know when God has given His grace to somebody? Do they have some other worldly glow on their face? Do they wear their clothes in a certain way? Do they speak in a certain way? Do they sing in a certain way? No, you look to see the fruit in their lives that can only be explained by the grace of God working in them. This is what Paul says in the next several verses, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability they gave of their own accord, begging us with much entreaty for the favor of participation in the support of the saints" (2 Cor. 8:2-4). Paul said that these people in Macedonia were in "deep poverty." Though they had little, they gave generously. They "overflowed in the wealth of their liberality." They gave beyond their ability. They begged the apostle Paul to take their money, that they might help other people. *Their eagerness, generosity, and willingness to give was a demonstration of the grace of God within them.* There is no other way to explain it.

When I hear of statistics that say that 40% of the people who attend churches don't give, I say that 40% of the people who attend church don't understand the grace of God. You show me someone who doesn't give and I'll show you someone who lacks God's grace. Grace works in us to give. We can identify God's grace in our lives, as we give. And when we give "beyond our ability," the only way that we can explain it is that the grace of Christ is working in us. When you understand the gift of God in Jesus Christ, your response will be a life of open hands, giving to others. "Freely you received, freely give" (Matt. 10:8).

Look at the end of 2 Corinthians 9. We are dealing with the same subject: giving to the saints in Jerusalem. Beginning in verse 12, Paul is anticipating what the poor in Jerusalem, who receive this contribution, will do. "For the ministry of this service is not only fully supplying the

needs of the saints, but is also overflowing through many thanksgivings to God. Because of the proof given by this ministry they will glorify God for your obedience to your confession of the gospel of Christ, and for the liberality of your contribution to them and to all, while they also, by prayer on your behalf, yearn for you because of the surpassing grace of God in you" (2 Cor. 9:12-14). Those who are on the receiving end of this gift are going to respond in God-glorifying prayer. They will rejoice in your "obedience" -- to help the poor. They will rejoice in your "liberality" -- to help with a generous gift. They will "yearn for you." Why? "Because of the surpassing grace of God in you." *How do they know that the grace of God is in these people? Because they gave such an excellent gift.* The only way that this gift can be explained is by the grace of God in the saints in Corinth. It is appropriate for Paul to end this section by saying, "Thanks be to God for His indescribable gift!" (2 Cor. 9:15). The gift is Christ Jesus and everything that comes with Him.

Turn with me in your Bibles to Luke 3. The context of this passage is John's baptism. John was "preaching a baptism of repentance for the forgiveness of sins" (John 3:3). When the Pharisees came out to him, he said to them, "You brood of vipers, who warned you to flee from the wrath to come? Therefore bring forth fruits in keeping with repentance" (Luke 3:7, 8). This is the Christian life, fruit-bearing. The Christian life is one of repentance. The Christian life is filled sorrow and confession over sin that has been committed. The Christian life is filled with turning from sin, which is what repentance is. The Christian life is bringing forth fruit in keeping with repentance.

In verse 10 we read, "And the multitudes were questioning him, saying, 'Then what shall we do?'" In other words, what type of fruit is appropriate for our repentance? They were saying, "John, give us some application to your sermon." John would answer them, "Let the man who has two tunics share with him who has none; and let him who has food do likewise" (Verses 11). If you have an abundance of what your brother lacks, give it to him. If you have food, and your brother is hungry, give him food. In both instances, the fruit of repentance is demonstrated in giving.

When "some tax-gatherers also came to be baptized, and they said to him, 'Teacher, what shall we do?'" (verse 12). It was the same question that the others were asking, "John, give us some application. What do you mean, 'bring forth fruits in keeping with repentance?'" John said, "Collect no more than what you have been ordered to" (verse 13). Tax gatherers were known for extorting people, and demanding higher taxes from people than they were required to do. In fact, they earned their income by doing so. John told the tax gatherers were told to be fair in their collection of taxes. John told them not to be greedy by oppressing people, but to be fair in their financial dealings. Fruit is demonstrated when you don't covet of another's goods.

A third group came to question John. This time, it was some soldiers, who asked him, "and what about us, what shall we do?" (verse 14). John replied in typical fashion, "Do not take money from anyone by force, or accuse anyone falsely, and be content with your wages" (verse 14). John gives them three instructions, each of them dealt with the financial matters of what it means to be a soldier. The soldiers were trained military personnel, who were invested with the authority of the Roman government. As such, they had a tremendous amount of power. They were the local policemen. They carried swords and walked around in squadrons. They could easily take money from people, simply because they had the force to demand it. If they saw someone walking around with something that they wanted, they could easily accuse them of some false, trumped-up charge. And then, they could accept a bribe to drop the accusation. In these ways, they could easily supplement their income, but John says, "Be content with your wages."

Isn't it interesting that when John is pushed to apply repentance, he does so using financial or material examples? He gave six applications of repentance. All six of them have to do with how you treat money and things. They fit into three categories: how you give, what you accept from others, and how content you are with what you already have. Randy Alcorn has pointed out, "No one asked John about money and possessions. They just asked him what they should do to bear the fruit of spiritual transformation. Yet all his answers relate to money and possessions. Those two things were of such high priority, so close to the heart of what it takes to follow God, that John couldn't talk about spirituality without talking in terms of how we handle our money and possessions" (Money, Possessions, and Eternity, p. 6).

When we hear the statistics that 40% of those who attend church don't give anything to the church, my conclusion is that these 40% have never repented of their sin, because a repentant life is a giving life.

3. A Giving Heart Understands the Benefits to Giving

Many people might be inclined to think that giving your money or your resources away would be a harmful thing. If you give your resources away, you can't use them. If you can't use them, what benefit is it to you? Actually, giving is the best thing for you. It is the best investment that you can make. Consider the words of Jesus, "It is more blessed to give than to receive" (Acts 20:35). I simply ask you, "Which is better for you? To give of your resources to another person? Or to keep them for you to use?"

There is a blessing in giving. The blessing isn't simply for those to whom you give. The blessing is for you! Turn with me to Matthew 6. In this passage, Jesus tells us what takes place when you give to others. Matthew 6 is in the most famous sermon that Jesus ever preached.

Before we read the passage, I want you to think about an investor, who has some money to invest. Several options are placed before him. He can invest in "company A" that is doomed to failure. Today, things are going pretty well. But, in two years, the company is going to fold and no longer make a profit. Furthermore, all of its assets will be worthless. Or, He can invest in "company B" that is putting forth a modest profit today. But in two years, it is guaranteed to increase a hundredfold. Now, which company should the investor invest his money? It would be stupid for him to invest in "company A," when it is doomed to failure. The smart thing is to invest in "Company B," which is guaranteed to grow by a factor of a hundred!

This is exactly what Jesus says about our earthly treasures. In verses 19-20, Jesus gives us a perspective of giving. "Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;" Think about what Jesus is saying here. He is talking about accumulating stuff here on the earth. He describes what happens to the things that we have on earth. It decays. It breaks. It gets lost. It gets stolen. Then, He describes what happens to the things that we store up for ourselves in heaven: It doesn't decay. It doesn't break. It doesn't get lost. It will never be stolen. What is the smart thing to do? The smart thing is to store up treasures where they will last. It

is a foolish thing to store up a treasure that will not last. The one who stores up treasures on earth is foolish. The one who stores up treasures in heaven is smart, because it will benefit him!

It is pretty easy to determine whether you are storing up for yourself treasures in heaven or treasures upon earth. All you need to do is take out your checkbook and categorize all of your spending. As Yvonne and I do our finances, we categorize every expense that we have into 12 different categories: Giving, Taxes, Housing, Food, Automobile, Insurance, Entertainment, Clothing, Savings, Medical, Miscellaneous, School. I ran a report yesterday and printed it out to see where our spending went in 2003. We saw what percentage of our income went to giving, taxes, housing, food, etc. We spent some time looking at it and discussing it. In a few instances, we said, "Now, why is that category so high?" In others we asked, "Why is this category so low?" Running a report like this is a good way to find out where your heart is. What does your checkbook say? (Do you even know where your money goes?) Your checkbook won't lie to you. It will tell you where your heart is, which is Jesus' next point.

Jesus continued on, "for where your treasure is, there will your heart be also" (verse 21). Jesus said that where you spend your money is where your heart is. If you are giving little to the work of the kingdom, it is merely a reflection of your heart for the kingdom of Christ. Jesus doesn't say, "Where your heart is, there will your treasure be also." He didn't say that if you have a heart for God, you will have treasures there. Jesus was much more basic. He said, "Where your treasure is, there will your heart be also." In other words, Jesus instructs us to look where we are putting our treasures today. When you discover where they are going, you will discover where your heart really is. If you are giving to the kingdom of Christ, your heart is there. If you are not giving, your heart is not there.

Now, I know that some of you are strapped financially. At the end of each month, there isn't a whole lot of money left over. In fact, for some of you, there is a whole lot of month left over at the end of your money. The reasons why this is the case is numerous. Each of your circumstances are different. But, it may just be the case that you have not learned the benefits of giving. Rather than prioritizing giving to others, you have prioritized the enjoyment for yourself. Perhaps you have made purchases for yourself to enjoy before you had the money to buy it. Now, your debt is weighing you down, making it difficult for you to give. If you are in this situation, you may need to learn the benefit of giving. You need to learn that it is good for you to prioritize your giving to others. It is bad for you to prioritize your spending on yourself.

Do you remember the story that Jesus told in Luke 12 of the rich man who stored up for himself treasures upon the earth? Jesus said, ...

Luke 12:16-21

The land of a certain rich man was very productive. And he began reasoning to himself, saying, "What shall I do, since I have no place to store my crops?" And he said, "This is what I will do: 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 many goods laid up for many years to come; take your ease, eat, drink and be merry.'" But God said to him, "You fool! This very night your soul is required of you; and now who will own what you have prepared?" So is the man who lays up treasure for himself, and is not rich toward God."

Notice that this man's problem wasn't that he was rich. Jesus didn't at all indicate that he was a bad man because he had much money (in fact, nowhere does Jesus say this). This man's problem was that he laid up treasure for himself, rather than being rich toward God. Saving for himself was foolish. What should he have done? Rather than building barns for the excess grain, he should have given the excess grain away. He should have capped his living at a certain level, and given off his surplus to advance the kingdom of God and thus, become "rich toward God" (verse 12). Doing this would have benefited him.

Giving is good for you, not bad for you. It will benefit you. This is the heart of Paul. Perhaps you remember when Paul received several gifts from those in Philippi. They had supported him financially on several occasions. He said, "Not that I seek the gift itself, but I seek for the profit which increases to your account" (Phil. 4:17). Paul understood that as they gave of their own resources to Paul, it was better for them. Sure, it helped Paul, but it increased their account.

Think about this. When you give, who benefits? The one to whom you give benefits, as they have their needs met. You will receive benefits, as you store up treasures in heaven. Furthermore, God benefits, "God loves a cheerful giver" (2 Cor. 9:7). When you give, you thrill the heart of God. Your giving is a win/win/win situation. When you give, everyone benefits: others, you and God.

The benefit may well come in that you are prospered financially. There are many passages of Scripture that teach this. Consider the following:

Proverbs 11:24-25, "There is one who scatters, yet increases all the more, And there is one who withholds what is justly due, but it results only in want. The generous man will be prosperous, And he who waters will himself be watered.

Luke 6:38, "Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return."

2 Corinthians 9:6, "He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully."

Malachi 3:10, "'Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,' says the LORD of hosts, 'if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows.'"

The health, wealth, and prosperity gospel loves these verses. Let us not over react and deny the truth that they contain. As is true of all heresies, there is a kernel of truth in them. The kernel of truth is that God may well prosper you in your giving. The error of the health, wealth, and prosperity gospel is that it says, "when God prospers you, you can live a life of luxury! Go out! Purchase that brand new car! Purchase that house! Entertain yourself with high living!" However, the truth is that when God prospers you financially, it isn't so that you can raise your standard of living. When God prospers you financially, it is so that you can raise your standard of giving (Randy Alcorn, The Treasure

This is clearly indicated in Scripture. Paul wrote, "Now He who supplies seed to the sower and bread for food, will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything, ..." Do you know how the verse ends? You will be enriched in everything ... so that you can enjoy all of the health, wealth, and prosperity for yourself? No, of course not. "You will be enriched in everything, ... for all liberality." The NIV uses these words, which capture the sense, "... so that you can be generous on every occasion" (2 Cor. 9:10, 11). God will prosper your giving so that you can turn around and give it away.

At the conference that I attended, Randy Alcorn told his testimony of how God has greatly prospered his life. He planted a church in 1977, which had grown to be large. Things were going very well at the church. He was making a good salary and earning book royalties. However, in 1990, he was involved in some non-violent demonstrations against an abortion clinic. He was thrown in jail. Subsequently, he was sued for \$8.4 million. He lost the case. He told the judge that he would pay anything that he owed, but that he couldn't hand over money to people who would use it to kill babies. As a result of the ruling, the courts were going to begin garnishing his wages. He decided that it would be best for him to quit his job as pastor, so that the church wouldn't be giving money to support the abortion industry. In order to prevent being forced to giving money to this abortion clinic, he had to own nothing. Furthermore, all he could earn was minimum wage. He began a ministry called, Eternal Perspective Ministries, which employed his wife as a secretary. By God's grace, Randy and his family has been well provided for. As a pastor, Randy had written some books, but none of them sold very well. But, now that he couldn't earn any money, his books began to sell like crazy. Since he couldn't keep the royalties, they had to be given away. In recent years he has given away hundreds of thousands of dollars. As Randy has been forced to give away this wealth, God has prospered his ministry greatly.

Though you may not encounter the same situation as Randy Alcorn, you can learn to live below your income, so that you can give the abundance to others. I would encourage you to think strongly about capping your income, and giving the rest away. There is nothing wrong with wealth. There is nothing wrong with enjoying the rich financial blessings that God has given to us. No nowhere does the Bible teach that we should live in poverty. The wise man prayed, "Give me neither poverty nor riches. Feed me with the food that is my portion, lest I be full and deny You and say, 'Who is the LORD?' Or lest I be in want and steal, and profane the name of my God" (Prov. 30:8, 9). God gives us things to enjoy. "God supplies us with all things to enjoy" (1 Tim. 6:17). "Everything created by God is good, and nothing is to be rejected, if it is received with gratitude" (1 Tim. 4:4). "Every good thing bestowed and every perfect gift is from above, coming down from the Father of lights" (James 1:17). There is nothing sinful about wealth. In fact, the Bible nowhere condemns wealth people. But, the Bible does warn them of their danger. It is easy for the rich of this world to "fix their hope on the uncertainty of riches, [rather than] on God" (1 Tim. 6:17). It is easy for the rich of this world to forget God amid their pleasures. But there have been many that have honored God in the midst of their wealth.

There have been those who have capped their income and committed to giving everything above a certain level away, some people more than 90% of their income. In some cases, I believe that God has given wealth to generous people, so that His kingdom can advance through their giving. The principle: rather than living up to your income, you should live below your income, so that you can give the rest away, because it will benefit you.

In this process, I don't think that I have arrived. But, this conference has caused Yvonne and I to begin the process of having a mindset that is willing to live at a certain income, and give the rest away. There are difficulties in this. How much should we save for our children? How much should we save for ourselves? How quickly should we replace the windows on our house? How quickly should we purchase a new car, as our current one is rusting away? These aren't simple questions to answer. God doesn't give simple answers for us to follow. (Oh, how easy a 10% tithe is!) How difficult it is to determine our level of living. Yet, *I believe that if you have a giving heart, God will guide you in all of these things, to live for His glory.*

Furthermore, I believe that God will guide you where you should give. In this message, I have purposefully attempted to keep "giving" as generic as possible. "Giving" includes anything that you give to another. This could mean the church, or maybe to a friend in need. Perhaps giving to a missionary, or to a missions organization. "Giving" might not even be financial. You might be in the habit of giving away some of the things you own. If someone has a need for something and you have it, then give it. God will guide a giving heart.

I want to conclude by saying that this message isn't something that we ought to only apply to our own lifestyles. This is a message that we ought to be applying to our church as well. We ought to do some serious thinking and some serious praying about how much financial resources we need as a church to operate. Then, we can give the rest away to advance the kingdom of Christ. This means missionaries. This means finding those who have needs. This means investing our resources to build the kingdom of Christ.

God has financially prospered the church in America, so that we might use our resources to advance His kingdom. In many countries there are great spiritual opportunities. They lack the physical resources to meet the needs. We have the physical resources. Will we use them to advance His kingdom? Or will we use them to increase our own comfort?

This sermon was delivered to Rock Valley Bible Church on February 8, 2004 by Steve Brandon.
For more information see www.rvbc.cc.