

July 29, 2012 by Steve Brandon



Be A Giver

(Various)

1. Why?
2. How Much?
3. To Whom?

A few months ago, as Phil and Darryn and I met for an elder's meeting, we looked at the financial situation of Rock Valley Bible Church. And we made the decision that it would be good for me to preach a sermon on giving. I promised them that I would do so before I left for vacation, which takes place this week. We leave tomorrow.

So, today, I want to address this issue of giving. Now, at Rock Valley Bible Church, we don't bring much attention to the matter of giving. We don't pass an offering plate. Instead, we have an offering box in the back of the auditorium. We don't put weekly financial updates in the bulletin, giving information about how much was collected last week and whether or not we are on target for budget. Instead, we place a financial update on the overhead each month. We don't make constant announcements from up front, pleading people to give. Instead, we give occasional sermons (like I'm giving today), reminding us of the importance of giving.

The reason for this is two-fold. First of all, we want to avoid the accusation that we just want people's money. I have heard people say about Rock Valley Bible Church, "They just want your money." I was shocked when I heard this. Obviously, you know that's not true. Everything that I have said about our practices denies that. But, it is the culture in which we live. Many churches and tele-evangelists give this impression. And so, we fight against it, by doing what we do, perhaps to a fault.

A second reason why we don't bring a lot of attention to giving is because God has always provided for us. God has given Rock Valley Bible Church some very generous people, who understand giving to the Lord. We have people in our congregation who give sacrificially. We have people who give financially without recognition. We have people who give financially without strings attached. To this, we give great glory to God.

And yet, this can lead to some problems as well. I believe that there is a real sense among us that because our church has met all of our needs, there are some who feel no obligation to give to Rock Valley Bible Church. "The church doesn't need the money. I don't need to give them my money." Well, think about it. If everyone in the church had this sort of perspective--letting someone else support the work--then, nobody would give anything. and our work would dwindle.

While it is true that we have all of our needs met, without your continued support, without an increase in support, we will go on as is.

Let me give you a little history. In December of 2010, we were able to purchase building we now enjoy. We were able to purchase the building for cash, without going into debt. As I speak with others and they inquire into our building, I have found out that what we did is apparently quite unusual. Usually, the case is that churches raise enough money to put a down-payment on a building. Then, over the course of the next few years, they work aggressively to pay off the mortgage, hoping that a new building would mean new ministry, which means that more money would come in.

If that was our plan, then I'm sure that we would have been speaking much more about money than we have in the past. If that was our plan, we may have run the course of other churches in town who have had to lay off many of their staff, or who are on the brink of bankruptcy. I am grateful to God for His provision for us.

Now, please realize that purchasing a building for cash doesn't just happen. Since the beginning of Rock Valley Bible Church, we have sought to live below our means, living on less than 80% of our income. We saved 10% of our weekly income for such a purchase of a building. We gave 10% of our weekly income to missions. Over the course of 9 years, we were able to save about 2/3 of the cost of this building. With a final push, enough people gave one time gifts to purchase the building.

Now, nine years was a long time to be in a rented facility, especially with no weekly visibility. The only office we had was in my house. The only meeting place we had was in homes. To some degree, it made ministry more difficult. It was difficult for visitors to see what was really going on. Seeing a small nine year old church still in a rented facility was unappealing to some. And yet, over time, God has seen fit to bless us with this facility.

Now, with a facility, we are giving 15% of undesignated giving to missions. I hope over the years to increase that even more. Our goal is 50% of our income going to missions.

Now, not all is perfect. There are many things about the building that need to be improved. We had to put a roof on the building. We did that first thing. We have need for some serious remodeling. The floors need attention. The bathrooms need upgrading. The walls need upgrading -- unless you like the wallpaper. We have literally come into the building and used it "as is" for over a year and a half now. The reason why

much hasn't been done to take the interior of the church out of the 1990's is cost and finances on hand. The budget has been tight. And we are committed to living below our means, which means that we will simply wait for any remodeling project to be done.

And, apart from a large gift recently, we haven't yet had the money to update the look of the facility. Within the past month, we have contracted with an interior decorator to help us with some ideas of ways that we can improve the look and feel of our building. But, we aren't just swimming in finances. We need to be very frugal in the improvements that we make. Any improvements are going to come as finances allow. That's just the way that we will live at Rock Valley Bible Church.

I want us as a church to do everything in my power to model how you ought to live with the finances of the church. Give some. Save some. Live on the rest, avoiding the perils of debt. Make it your goal to live on less and less and less a percentage of your income.

Randy Alcorn knows an older couple who has such a mentality. He had them write out their thoughts on giving. Here's what they said, "Our life's purpose for giving is as follows: Help fulfill the Great Commission by giving 50 percent of our annual income to Christian causes that have the greatest leverage. To do this we must maximize our income, consult with people knowledgeable about ministry, and select the best organizations to support. We have averaged giving 33 percent for the last fifteen years, and in the most recent two years we have moved to 50 percent of our gross income." [\[1\]](#) I would love for all of us to have similar personal goals in our lives. May the church pave the way as an example to all of you.

My message this morning is entitled, "Be a Giver." That's my heart for all of you. I want for you all to have a heart for giving. I want for you all to be giving. By way of outline this morning, I have three questions that I want to ask.

Here's my first question:

1. Why?

You say, "Steve, why do you want people of the church to be givers?"

My answer comes in two parts. First of all, giving is the nature of our faith. The nature of our faith is a giving faith. The core of our message is this: God has given to us a gift. He has given to us His Son.

We read in John 3:16, the most basic and most loved portion of Scripture, "For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life." The next verse says this, "For God did not send the Son into the world to judge the world, but that the world might be saved through Him" (John 3:17).

God has sent His Son to be our Savior. Through faith in Him, He has given us salvation. We are saved from our sin. We are saved from eternity in hell. We are given the joys of heaven forever! We receive this gift undeserved, unmerited, and solely by His grace. "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, so that no one may boast" (Eph. 2:8-9). As Paul says, "Thanks be to God for His indescribable gift!" (2 Cor. 9:15).

We need to continually place this before our minds. We are saved by His grace. We are saved by His gift. We are saved by His Son! Whenever we will celebrate the Lord's Supper, it's an opportunity for us again to remember Jesus Christ, our Savior. It's an opportunity for us again to remember how we were saved, through the shed blood of Jesus Christ. He died the death that we should have died. We, thus, escape the penalties of our sin.

And let us realize that this has great implication for our lives. The hymn writer said it this way, ...

Jesus paid it all,
All to Him I owe;
Sin had left a crimson stain,
He washed it white as snow.

Paul said it this way, "He died for all, so that they who live should no longer live for themselves, but for Him who died and rose again on their behalf" (2 Cor. 5:15). Giving is an expression of how we "live ... for Him." Giving is the nature of our faith.

And so, even as we speak this morning about giving. The primary focus of my message is financial, to be sure. But, I want for you to be a giver of your life to others. Don't think that the Christian life is only about your checkbook. No, it's much more holistic than that. Christ gave Himself to us that we might give ourselves to others.

The second part of my answer to the question, "Why do you want people of the church to be givers?" is that giving is good for you. Giving is the path of blessing.

Turn in your Bibles to Acts, chapter 20. Toward the end of this chapter, we find Paul giving his final words to his loved elders in Ephesus. He speaks of his own ministry (verse 18-24). He speaks of the danger that awaits their ministry in Ephesus (verses 25-31). And, then, he commends them to God and His grace (verse 32).

Paul finishes his little exhortation to the elders with a brief testimony. He says, beginning in verse 33, ...

Acts 20:33-35

I have coveted no one's silver or gold or clothes. You yourselves know that these hands ministered to my own needs and to the men who were with me. In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"

In these verses, Paul is explaining his financial integrity. He wasn't in the ministry for the money. He wasn't coveting other people's stuff. Instead, he earned his own living. He, himself, helped the weak.

Why? Because he knew that working hard and giving to others was the path of blessing. Jesus said, "It is more blessed to give than to receive" (Acts 20:35). In other words, it is better for you to be a giver rather than a receiver. Because, this is what God delights in; this is what God wants. God looks for givers and blesses them.

I'm reminded of one of the things that my friend Bob has taught me. Bob, of course (for those of you who don't know), is a missionary to Nepal, serving the orphans and widows and coming alongside the church. He will be speaking next week.

Now, because of the extent of his work, he employs the service of many Nepali people. When looking for these people, he has told me that he looks for those people who are givers, not takers. He looks for those who are humble servants. He looks for those who give away what little they have. He looks for those who selflessly give of themselves to others, not looking for a handout themselves. He finds that they are the most trustworthy people to help him in the work, as their giving is an indication of their love for others.

God works by this principle as well. God looks for those who are givers, and seeks to bless them. "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in the use of that which is another's, who will give you that which is your own?" (Luke 16:10-12).

In other words, God looks upon us to see how it is that we use the wealth that God has given to us. Those who are faithful in the things God has given, will be entrusted with more, ... even with the "true riches" in heaven. Those who are unfaithful in the things God has given, will not be entrusted with more. Rewards in heaven will be lost.

My question to you this morning is this: Are you a giver? Do you give your life to others? Do you give what you have to others? Will you be entrusted with true riches?

Let's move onto my second point, ...
2. How Much?

This is the question that people often ask regarding giving. They say, "How much should I give?" First of all, I say this: you are asking the wrong question. The question shouldn't be, "How much should I give?" The question should be, "How much should I keep?"

See, Psalm 24:1 says, "The earth is the LORD's and all it contains, The world, and those who dwell in it." God owns everything. He owns the clothes you wear. He owns the food you eat. He owns the car you drive. He owns the house where you live. He owns the pen that you write with. He owns the chair where you sit. He owns the bed where you sleep.

It makes giving easy when you realize that your stuff is owned by someone else. It is easy to give away someone else's money. Our government has figured this out! But, we have the joy of giving God's money away!

There is nothing that you have that you have not received from the Lord. So, the real question is, "How much should I keep?" There are many people who advocate that you keep 90%. Or, to put it another way, they advocate that you give 10% of your income. This is commonly referred to as the "tithe." 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. And I fear a certain smugness with those who "tithe." They give their 10% to the church, gladly spending the 90% on themselves, and are very happy that they are doing everything that God requires.

Let me say that there are difficulties with this understanding of the "tithe" and its application for us today. First of all, those in Israel were required to give three tithes, not just one. First, every year, they were required to give a tithe to the Levites, who performed the duty of the sanctuary (Numbers 18:21-32). Second, 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). Third, 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 who are advocates of tithing, advocating the giving of 23% of your income each year. 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 goes to help our enjoyment of public facilities, which is like the festival tithe. A portion of our money goes to help with the poor, which 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 a problem. The New Testament nowhere teaches this. I do not believe that we are under any Old Testament obligation to give a 10% of our income. Now, having said that, let me give you a perspective of what the New Testament instructs us to do. I don't want you to get me wrong.

Jesus taught us that the law gave the command, "You shall not commit murder." Jesus said that that is the law. But Jesus transformed the law. The standard of righteousness in the kingdom of Christ is much higher than murder. The 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, the standard of righteousness in the kingdom of Christ is goes far beyond the physical act. The standard is lust. "If you lust after another sexually, you are guilty in your heart!" This is how Jesus deals with the law -- he elevates it.

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 respect to tithing. I can hear Jesus say, "You have heard it 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 believe that a tithe is a good place to start, just like not murdering anybody or like not 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.

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." He even says, "Test Me now in this!" (Malachi 3:10). 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. 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. We need to seek righteousness in our thoughts.

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."

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. 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 such an 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 Chron. 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. Giving above and beyond any requirement.

What about today? How much should I give? A tithe? That's a good place to start. Start by keeping 90%, and let that percentage go down. As Randy Alcorn says, "God prospers me not to raise my standard of living, but to raise my standard of giving." [\[2\]](#)

A man named, R.G. LeTourneau, inventor of earth-moving machinery, determined to keep his income relatively flat. And, as God prospered him and his business, he determined to give more and more of his money away. At one point, he was giving away 90% of his income to the Lord. He said, "I shovel out the money, and God shovels it back -- but God has a bigger shovel." [\[3\]](#) How much do you keep?

Well, let's move on to my last point, ...
3. To Whom?

To whom should we give? In many ways, you may give to whomever you want. It's all up to you. If you are at all like me my family, not all of your giving goes toward ministry of the local church. While we do contribute to the needs of this church, we also support some missionaries. We also support some Christian institutions. We also support a child in Bhakunde.

I trust that for many of you, this is the same. The giving to the church reflects only a part of your giving. And I trust that the Lord will lead you in where you give. Let me give you three categories of where you should give.

a. Give to those who help you spiritually.

In most cases, this means the church, which God has given to us to help us grow in our faith. But, in some instances, where you are a missionary in a Muslim land and without a church, then it may mean giving to some ministry that is helping nourish your soul from afar.

I get this from many passages. Galatians 6:6 says, "The one who is taught the word is to share all good things with the one who teaches him." If you are being taught the word here, and if the word of God is helping you, then, by all means, you should be giving here at Rock Valley Bible Church.

Jesus said, "The laborer is worthy of His wages" (Luke 10:7). Paul said, "If we sowed spiritual things in you, is it too much if we reap material things from you? ... The Lord directed those who proclaim the gospel to get their living from the gospel" (1 Cor. 8:11,14). Later, Paul wrote, "The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching" (1 Tim. 5:17). Part of that honor is financial help to continue the ministry of the word.

Without giving to the church, then the church, which is helping you, may go away.

b. Give to the poor.

Give to the needy. Give to those who cannot even hope to pay you back. Remember what Jesus said?

Luke 14:12-14

And He also went on to say to the one who had invited Him, "When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, otherwise they may also invite you in return and that will be your repayment. But when you give a reception, invite the poor, the crippled, the lame, the blind, and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous."

Perhaps you remember the collection that Paul was seeking to gather from the churches in Macedonia and in Corinth (1 Cor. 16:1-4; 2 Cor. 8:1-5). It was for the poor in Jerusalem, who were suffering because of their faith. Investing in the poor is one way to invest in the kingdom.

c. Give to grow the kingdom.

By this I mean, missionaries, missions, evangelistic societies, church planting efforts, Bible schools and training centers -- anything that plays a role in God's global kingdom. Jesus said, "The harvest is plentiful, but the workers are few. Therefore beseech the Lord of the harvest to send out workers into His harvest" (Matt. 9:37-38). I believe that such prayer involves a corresponding financial commitment.

So, give to grow the kingdom.

And as you seek the Lord's will regarding where you give, know that you are accountable to the Lord for what you give. It's His money. You are investing for His purposes. And you want to invest strategically, storing up for yourself treasures in heaven.

Consider the parable of the talents.

Matthew 25:14-30

"For it [the kingdom of God] is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away, and dug a hole in the ground and hid his master's money.

"Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

"Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

"And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.'

"But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.'

"For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

This is a parable of stewardship. God gives the talents. God gives the resources. And at the end of your life, you will give an account.

If you take the resources that God has given to you and used them wisely and multiplied them, then God will welcome you into the kingdom

with these words, "Well done, good and faithful slave" (verses 21, 23). If you squander the resources you were given to manage, then God will say to you, "You wicked, lazy slave."

It's all up to you. And it is our duty and our responsibility to multiply those resources for kingdom work. And one way to do this is by giving our finances to God's kingdom.

Now, God has blessed some of you greatly. You have been able to give much to support the work of this church. For that, I am thankful.

For others of you, things have been difficult. The recession has been hard on you. You have lost your job. Your income has been unstable. You haven't been able to give as much. For that, I am understanding.

Some of you are in life circumstances that you haven't been able to give at all. For that, I am sympathetic.

Whether you have been able to give much or whether you have only been able to give little. God knows what's going on with your income and with your giving. He will hold you accountable. And I say this, be a giver. Give because it is the nature of our faith. Give because it is good for you. Give as much as you can. Give to the work of the kingdom as the Lord guides you, knowing that He will hold you accountable.

This sermon was delivered to Rock Valley Bible Church on July 29, 2012 by Steve Brandon.
For more information see www.rvbc.cc.

[1] Randy Alcorn. Money, Possessions, and Eternity, p. 200.

[2] Randy Alcorn. Treasure Principle, p. 75.

[3] Randy Alcorn. Money, Possessions, and Eternity, p. 214.