

Giving

The Challenge of Giving

If it wasn't really, really, really hard to give, Jesus and the writers of the bible wouldn't have spent so much time talking about it! The reality is, I face many obstacles in my giving: I am fearful, I am selfish, I am stingy, and I am often more concerned with the comforts of this world than the pleasures of the next. Our sinful hearts are prone to love money and love what it gives us: comfort, security, status, and freedom. Yet, Jesus says, "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... For where your treasure is, there your heart will be also" (Matthew 6:24, 21). Deep down there is a war going on! But by God's grace, and through the Spirit, we want Jesus to be our treasure, we love Him! Yet, we often still find giving such a challenge! Martin Luther captures this well, "For each of us there must be not only the conversion of the heart and mind but also the conversion of the purse."

Although giving is a challenge, it is a good challenge. Because Jesus loves us, he wants our best, and thus, he doesn't leave us to ourselves, instead he teaches us and shows us a better way, a way that is "life and life to the full". He knows what awaits us in eternity, and how our comfort here pales in comparison, that is why Jesus says, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also" (Matthew 6:19-21).

Why Should I Give?

Ultimately, we give because he first gave! This is how Paul explains it to the Corinthians when he is calling them to give generously, "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich" (2 Cor. 8:9). He wants them to see that they were spiritually bankrupt and yet Jesus paid all their debt so that they are now set free! And this is our story too! We must always, always, always, **keep the gospel central in our thinking about giving!** It is easy to be sidetracked by duty and compulsion and guilt, instead, we are to continually remember, "he died for me! He gave for me! How could I ever thank him enough?!"

Though the bible does have guidelines for giving, the point is never the 'rule' but our hearts. Fundamentally, giving is worship. Giving is an opportunity to gladly offer to God what he has given us. It is opportunity to demonstrate we trust Him. It is an opportunity to partner with Him in the work he is doing! This is why Paul says "each one must give as he has decided in his heart, **not reluctantly or under compulsion**, for God loves a **cheerful giver**" (2 Cor. 9:7).

Again, Paul's argument is that the Corinthians shouldn't just *do it*, he wants them to **excel** in it, with a joyful and willing heart, like the Macedonians who were "begging us earnestly for the favour of taking part in the relief of the saints" (2 Cor. 8:4). That is why Paul encourages them, "But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also" (2 Cor. 8:7). God doesn't want us to begrudgingly give our tithe and offering, moaning, complaining and regretting it! God desires to see us joyfully, eagerly, and willingly offer our money as an act of love and devotion to Him. **Giving is worship**, just like singing, serving, and making disciples.

How Much Should I Give?

Though there is much that could be said about giving from the bible, one of the key concepts is that of stewardship. Because we live in a fast-paced and mostly secular society, it is easy to lose sight of reality. The reality that: **all that we are, and all that we have is a gift from God** (Rom. 11:36). Our life, our health, our time, our talents, and our treasures, are ALL from Him. We are not *owners* but **managers/stewards** of the resources that he has generously and graciously entrusted to us. Randy Alcorn puts it well:

"When we come to grasp that we are stewards, not owners of our money, it totally changes our perspective. Suddenly I'm not asking, 'How much of my money shall I, out of the goodness of my heart give to God?' Rather, I'm asking, 'Since all of my money is really yours, Lord, how would you like me to invest your money today?' When I truly realize that God has a claim not on a few dollars to throw in an offering plate, not on 10 percent or 50 percent but on 100 percent of 'my' money, it is

revolutionary. Suddenly I am God’s Steward, God’s Money Manager. I am not God. Money is not God. God is God. He is in his place and I am in mine.”

But, as a steward, how much should we give? Ultimately, there is no set rule. In the Old Testament, the Israelites were required to give 10% of all their income, produce, and livestock and the 10% they were to give was to be their **best** quality. This tithe was given out of worship to God and to fund/support the Levites who worked in and around the temple. The principle was to give your first fruits and your best fruits, not the leftover and not waiting to see if you got enough of a crop to cover your need. It really was an act of faith and trust. The New Testament continues this practice but reorients the giving away from the temple and Levites, to the Church and the saints. Paul expects churches to support their pastors (1 Timothy 5:17-18), to give for the advance of the gospel (Phil. 4:10-20), and for the relief of suffering saints (2 Cor 8-9).

Biblically speaking, it is best to think of giving in terms of two practices: *tithes* and *offerings*. The *tithe* was a set 10% regular giving. *Offerings* were added on top of the tithe and given as additional expressions of worship or in response to needs. Practically, this means that as a church body we encourage you to think of giving a regular % amount of your income (e.g. a tithe of 10%) and then prepare your heart to generously give over and above that in special offerings.

Not everyone will give the same \$ amount but we all are to share in the sacrificial stewarding of our resources. Some will be giving comparatively bigger or smaller amounts depending on their income. But the point isn’t the number of 0’s, it is the attitude of the heart that God looks to - not simply a pile of dollars. Jesus teaches this:

“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.” **Mark 12:42-43**

We recognise and celebrate that Christian generosity may be expressed outside the local church. As we grow in generosity we will naturally be drawn to the needs of the world around us. As pastors we do not seek to restrict your outside giving. However, as biblically defined, your giving should find its place in the local church **first** and your generosity in whatever places you feel led may come after that.

How Do I Work It Out?

To help you figure out what consistent and generous giving may look like, here is an example budget worksheet which outlines the total Income and then what giving would look like as % of that.

Sample Giving Worksheet	Yearly
(Pre-tax) Salary 1: <i>Average NSW Salary (ABS)</i>	\$ 83,000
(Pre-tax) Salary 2: <i>Part Time 2 days</i>	\$ 33,200
(Pre-tax) Additional Income Sources: <i>Dividends, Interest,</i>	\$ 1000
Total Annual Income	\$ 117,200
Your Decided Giving Percentage (e.g. 10%)	% 10
Yearly Giving = total income x %	= \$11,720
...Monthly / Weekly Giving = Yearly giving / 12 or 52	= \$977 / \$244
+ Go Forward Fund Offering	= \$2000

After reading this paper and looking at these figures you may be fearful, intimidated, or uncomfortable. Remember, this is just a tool to help you consider how to be faithful and generous. It may take you much time, discipling, and prayer to get to a point where you are giving “*cheerfully*” and not under compulsion. I encourage you to ask your growth group for prayer and support in it! And I encourage, to take a small step of

faith in generosity, and then another, and then another, and see how God meets you, and gives you joy in the process. And every time you give, remember...**it is worship of your Saviour, and he loves a cheerful giver!**

Now, It's Your Turn

I have included below a blank worksheet, so you can add your own figures in. This can be just between you (and your spouse) and God. This tool helps you to see the big picture of how much God has entrusted to you in total. And to see in black and white, how much you are cheerfully and willingly giving back to him. Depending on our family upbringing, and previous experiences with money and giving, we may be in patterns or habits of giving that we haven't challenged for a long time or haven't stopped to see the bigger picture of how our income and God's blessings have increased over time. If you want to, fill this out and talk to God about it as you do it!

Sample Giving Worksheet	Yearly
(Pre-tax) Salary 1:	\$
(Pre-tax) Salary 2:	\$
(Pre-tax) Additional Income Sources:	\$
Total Annual Income	\$
Your Decided Giving Percentage (e.g. 10%)	___ %
Yearly Giving = total income x %	=
<i>...Monthly / Weekly Giving = Yearly giving / 12 or 52</i>	=
+ Go Forward Fund Offering	=

Now that you have filled it out...you may be feeling daunted and challenged by the figures you see. This is an opportunity to step out in cheerful faith. Many, many, saints have gone before you, joyfully sacrificing the treasures of this earth and investing into the one to come. And now, it is our turn. Our turn to partner with God, to worship God, and to experience true life! As the anxiety comes, remember the words of our Lord,

“Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?... But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and his righteousness, and all these things will be added to you.” (Matthew 6:25, 30-33)

And then, every week when we talk about giving at church, take a moment to remember how much you gave and to offer it in your heart as joyful worship.

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