

Get In The Game

Drills For Disciples: Part 6

Giving & Growing

Written By

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October 18, 2015



Larry Burkett, the late Christian financial expert extraordinaire, put the importance of how we use money in our lives in these probing, challenging terms:

In the New Testament, Jesus draws an interesting parallel between the way that we handle our money and the way that we handle spiritual things in our lives. In fact, the way we handle our money is the best outside reflection of our true inner values. You can tell more about the spiritual lives of a couple by looking at their checkbook than by anything else. People can say anything they think others want to hear, and many people are great at faking their true attitudes, but the way they handle their finances is usually a dead giveaway to what is *really* going on (italicize is his).¹

Burkett's observations causes you, as a player on God's team, ask yourself some logical, timely questions:

- What do my use of the finances the Lord has entrusted to me say about my spiritual maturity?

¹ Larry Burkett, *The Complete Financial Guide for Young Couples* (Wheaton: Victor Books, 1989), 19.

- Does it show I trust Him fully and support His kingdom cause without question? Or does it demonstrate I think of my needs and wants first, and my obligation to invest in eternal treasures last?
- Do I give to my Savior and the Church He died and rose again for on a consistent, planned basis, or is my giving sporadic, lacking any real strategic direction?
- Is my giving as a lifestyle pretty much flat-lined at one percentage level, or I'm I excitedly and occasionally looking for how I can increase that percentage?

As I've studied hard for this series on spiritual maturity this summer, these are just a few of the questions I've asked myself. I wrestled with them because I want to be even more obedient with my finances so I can mature at a whole new level as a player on the Lord's team. In turn, I also desire for you to grow in this area because it is so intrinsically tied to our growth in Christ.

You can't read through the Old Testament and not see this emphasis between spiritual growth and how we spend and invest our financial resources (Ecclesiastes 5:10-15; Proverbs 11:24-25; 19:6; 22:9). You can't read through the New Testament and not encounter it either, especially in the writings of Paul (1 Timothy 6:17-19; 2 Corinthians 8:1-4; 9:5-7). More specifically, you can't read Christ's teachings, as recorded in the gospels, and not realize that He said more about money than heaven and hell combined. Interestingly enough, many of Christ's parables developed spiritual motifs based on financial concepts: *The Treasure Hidden in a Field and the Fine Pearl* (Matthew 13:44-45); *The Two Debtors* (Luke 7:41-50); *The King Going to War* (Luke 14:25-33); *The Shrewd Manager* (Luke 16:1-13), *The Ten Minas* (Luke 19:11-27), *The Talents* (Matthew 25:14-30 ... to name a few). And in Luke 16, verse 13, Jesus really summed up the importance of how we view money in this powerful, never-to-be-forgotten fashion:

¹³ No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.

Either you serve and follow hard after God and use money as a tool to advance His kingdom purposes, or you serve and follow hard after money and use it as a tool to advance your kingdom. There is no middle ground. Maturing team members understand this premise and work hard at pragmatically implementing the former part of Christ's statement here, while working equally hard at obliterating the latter part by living lives of generosity.

Since our financial resources, then, play such a significant role in our maturation process, it warrants our strict attention ... even if it makes us uncomfortable, even if it challenges the way we manage our financial portfolios, and even if it moves us to reconsider how we think about giving as a lifestyle. I trust by the end of this study the Spirit of God will have spoken to you in a profound, exciting, clear manner, one which leaves with a desire to move on to maturity in this key area. Life is, indeed, a vapor, as David said years ago; therefore, we can't waste any more time talking about the relation between spirituality and finances. Let's, then, sink our interpretive spades into the premise at hand.

A Maturing Player Is A Generous Giver

National statistics tell us that most team members don't understand this main spiritual premise. According to one study, team members give a paltry 2.3% of their income to God's work through the local church. The rest of their resources go to support their lifestyles. Here's another stat: Between 33%-50% of church members report that they give nothing to their church. When surveyed, only 17% of American Christians say they had a strategic plan for giving to God. Numbers like this lead me to ask a few more questions: What could the Church of Jesus Christ accomplish locally and globally if all team players became obedient in this important area? Why isn't there a greater level of commitment among team players where their finances are concerned? What must Jesus think about the majority of His players?

Obviously, these national stats tell me, as a shepherd of a local church, we need some timely teaching on this pivotal topic so we can be equipped to move onto greater spiritual maturity. How should we best proceed to validate and learn from the premise that a maturing player is a generous giver? I think it wise to look at a model player. When you do this you'll discover several key traits they all possess.

This Team-mate Has A Perspective

What's his perspective about his financial resources? He realizes they all belong ultimately to the Team Owner, God, and that he merely has them on loan to be used to further the Team Owner's cause, first and foremost. Many verses warrant our attention regarding this eternal truth:

¹ The earth is the LORD'S, and all it contains, the world, and those who dwell in it (Psalm 24).

¹¹ Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, indeed everything that is in the heavens and the earth; Yours is the dominion, O LORD, and You exalt Yourself as head over all (1 Chronicles 29).

⁸ 'The silver is Mine and the gold is Mine,' declares the LORD of hosts (Haggai 2).

¹⁰ "For every beast of the forest is Mine, The cattle on a thousand hills (Psalm 50).

I hope you get the picture. Your ATM card is God's. Your stock and bonds are God's. Your bank account is God's. Your paycheck is God's. Your investment properties are God's. Your annual sales bonus is God's. The appreciated value you make off of selling your home is God's. Even your car is God's.

This last summer our son, Nathan, finally got his license at 31 years old. That was quite an accomplishment for a special needs person with mild autistic tendencies. Obtaining the license meant he needed a car, so I sold him my well-cared for 2008 Honda Accord for half its Blue Book value. Then I went out and purchased a 2012 Volvo S60 with low mileage from a local Volvo dealership. The businessman who owned it prior to me really did a fine job taking care of it. I couldn't find a scratch or dent anywhere on the body. Just my kind of car.

Enter my studies this last summer on generosity and biblical giving.

While reading one book, I came across a pastor who made this observation about God's ownership of all things. Paraphrasing, he said, "I got out of my new car in a parking lot and realized someone had hit it with a basket at another parking lot. Realizing the car belonged to God and not me, I said, 'Lord, that's too bad that you allowed someone to hit your car.'"

I tell you this story to confess I am not at that point yet ... but I'm working on it. Yes, embracing God's ownership of all things in your life sometimes is a process.

In any event, if we are maturing players, we will easily embrace the notion that all of our resources are His and are given to us, by Him, on loan to see how we will use those in our lifetimes to achieve kingdom purposes. The *Parable of the Talents* (Matthew 25:15-28) and the *Parable of the Minas* (Luke 19:13-25), which we'll look at in a few weeks, echo this truth while also informing us how we'll give account before God's judgment seat one day regarding whether we employed our resources for eternal or temporal values.

At this juncture, it is foundationally important for us to merely pause and remember that our financial resources are God's, not ours. Every spending decision, then, asks, "What will I do with the Lord's money? Should I be using the Lord's money for this? Should I tie up the Lord's money in this fashion? Should I get into this debt, and if I do, will it detract from my ability to support the Lord's work? Do I really need to purchase this new ... whatever ... with the Lord's money, or are there other spiritual things I should be investing in? Do I need to get involved in this three year contract with Apple/Verizon/Chevrolet with the Lord's money, or is there a wiser investment I should consider with His monies? Do I really need to get the new Apple iPhone 6s when I just purchased the new model last year? Yes, a mature player has trained his mind, mouth, and heart to say, "Lord, what do you want me to do with your monies, not what can I do with my monies?" Perhaps you need a little confession at this point. Confession is, as they say, good for the soul for permits God to cleanse you and put you in a position where He can really use you.

I've told you this story before, but some stories are worth telling again.

Years ago as I preached through the parable of Jesus, a wealthy doctor said she just had to see me in my office that next week. When she came in she said, "Pastor, this series has really convicted me about my financial resources. I have a great income as a medical doctor, I drive a Cadillac, I own a beautiful home, and I have multiple properties; however, I haven't been giving God his due. Instead, I've invested in my life first. So, today, I want to come clean by writing a check to the church." With that she took out her checkbook and wrote out a check ... for \$25.00. Yes, you read that right, but you might need to read it again. She obviously had no intention of showing through her giving that she really believed the Lord owned all of her holdings. Her perspective, like so many saints appeared to be earthbound, not heaven bound. Could my appraisal of her been erroneous? Possibly; however, from all the facts at my disposal at the time, my pastoral conclusion looked warranted.

What about you as team player on God's eternal, spiritual team? Is it readily apparent from what you do with the resources He has entrusted to you that you put Him first and yourself second? Maturing players live this way and they, in turn, reap God's bountiful blessings on their lives.

In addition to possessing a heavenly, divine perspective about his financial resources, a maturing team-mate of God is worth modeling because ...

This Team-mate Has A Plan

He has a plan because he takes Jesus at His word when He gives players a timeless promise:

It is more blessed to give than to receive (Acts 20:35).

And because he believes this wholeheartedly it radically changes the way he governs his finances and resources. Sure, if he is wise, he has a financial plan for his life and family; however, this plan is subservient to his grander plan to purposefully and strategically invest in kingdom work through the local church, first and foremost, because this is the biblical model (Acts 4:35), and through how he uses his finances outside the church for blessing and touching lives. What kind of plan is he committed to? To answer this important question we must look at giving in both testaments.

In the Old Testament, God required for His people to give a proportional tenth of their resources to the Levites (Leviticus 27:30-33). Another 9% was collected for a sacred meal (Deuteronomy 12:5-18), underscoring annual giving at 19%. If you calculate the additional amount they gave every three years, average it, and apply it to the annual tithe, then the typical Israelite gave 22% to God. This was the floor of his giving, not the ceiling. And you want to give based on the Old Testament model of 10%? You might need to rethink your position. Say you made \$100,000 per year as an Israelite. This meant you gave the Lord \$19,000 per year, or \$1,583 per month with just the 19% giving mandate. It would be 22,000 per year if you add in the extra 3%. If you are a tither, then that is a tithe based on the Old Testament. True, Abraham gave a tenth of his spoils to Melchizedek, the High Priest, prior to the institution of the Mosaic Law (Genesis 14); however, God ramped this up “model” to a whole new level in and through Moses.

Throughout the Old Testament we also learn that Israelites gave God freewill offerings over and above their normal giving (Leviticus 22:18-23; Numbers 15:3; Deuteronomy 12:5, 17). When Israel gave monies to support the construction of the Tabernacle, or Israel’s first worship structure, their gifts were freewill offerings (Exodus 35:29). The same holds true for monies Ezra collected for the rebuilding of the Temple post-captivity (Ezra 1:4-6; 3:5; 7:16; 8:28). And don’t think for a moment the ancient followers of God had a bad attitude about their freewill giving over and above their tithing. Exodus 36 validates this point:

⁴ And all the skillful men who were performing all the work of the sanctuary came, each from the work which he was performing, ⁵ and they said to Moses, “The people are bringing much more than enough for the construction work which the LORD commanded us to perform.” ⁶ So Moses issued a command, and a proclamation was circulated throughout the camp, saying, “Let no man or woman any longer perform work for the contributions of the sanctuary.” Thus the people were restrained from bringing *any more*. ⁷ For the material they had was sufficient and more than enough for all the work, to perform it.

Did you get that? Moses had to issue a command to restrain the people from giving. That doesn’t sound like they begrudged giving to God from their resources in a magnanimous fashion. No, it sounds like they were so excited to support what God was doing they couldn’t contain their joy in giving sacrificially.

In the New Testament, tithing in relation to the Old Testament model is mentioned eight times (Matthew 23:23; Luke 11:42; 18:12; Hebrews 7:5-6, 8-9), but it is not applied directly to the Church but appears in discussions about the Mosaic model, a model which is past because of the person and work of Jesus (Romans 2:14; 2 Corinthians 3:7-13; Hebrews 7:11-12). Now, according to Paul, tithing ... or giving ... is based on the proportion of God’s blessing on your life:

¹ Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. ² On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come (1 Corinthians 16).

What is proportional giving? It is giving not tied specifically to a percentage, but is left open-ended for you to give in relation to how God is blessing your life. Hence, based on this model it could be 15% one year, 12% in another quarter, 9 % in another year, and even larger percentages later in your life. This grace approach to giving, on the other hand, should not be used to substantiate a giving percentage which never clears the 2.3% giving by typical Christians in America. On the contrary, it should move you to perpetually think about investing more substantial amounts of your finances to support God's kingdom work.

Let's look at this from another perspective.

For those who do tithe 10% and base their giving off of the model of Abraham, coupled with the first tithe in ancient Israel, permit me to say that does, in fact, give you a good model to *start with*. It makes good training wheels for showing you what you should be giving, but it should not be the end of what percentage you give to God because of Paul's words in 1 Corinthians 16. Put differently, if God wanted Israel to start with 10%, then how can we ever think that he wants us to start ... and stay ... at 2.3%? Further, since we have been privileged to see how the Father gave us all of His only Son to redeem us, how could we ever think He would want anything less from us, on a consistent basis, than 10%? Better yet, since God expected His chosen people to give substantially in Old Testament times, why would the New Testament times be any different since so much more is at stake and has been revealed? I say all this to say this, don't let grace giving, as Paul's approach is typically called, to deceive you into a false spirituality because you give less than 10% based on pure grace. Right. I'm not for a legalistic, fixed 10% when it comes to giving to God; however, it is a good starting point since it appears pre-Law and during the Law.

Additionally, I would add that just as the Old Testament saints gave a freewill offering for a variety of reasons and special causes, we can, and should, certainly follow their model. Such is, in fact, what we see the saints doing in Corinth as Paul collected monies from them to support the poor home church in Jerusalem (2 Corinthians 8-9).

Pragmatically, we need to pause and relate this to our world so we can get an idea of what God is looking for in our giving. To accomplish this purpose, let's look at the median family income in Fairfax County of \$129,000. If that is your income, then you would be giving God \$10,750 per month as a base. Yes, based on grace giving that figure could ... and will ... fluctuate; however, it does serve as a good, firm giving foundation. Monies given beyond this figure would be freewill offerings and could be of any size or value.

Applied to our church, the findings are shocking and exciting if all of us tithed. Currently, as best we can tell because there are various changing scenarios, we have 1040 regular giving units. If we assume they all make the median income and they all tithed, that means we should be receiving \$13,416,000.00 per year (basing our calculation on 10% of the median figure). Since we are only receiving a little over \$4 million per year, you can readily see there is ample room for spiritual maturation. Further, since we have 3,000 worshippers and 1040 of those are regular givers, again, there is a wide margin for additional saints to grow and mature in their use of the financial resources entrusted to them ... really ... to you. More precisely, more obedience in this pivotal spiritual area would not only increase our annual budget in a massive fashion, thereby enabling us to cut deeper into Satan's kingdom, but it would quickly raise monies for a

much needed building program. Stated differently, we wouldn't even need a building program because the monies would be enough to pay cash for the worthy endeavor.

So what about it? Do you have a plan for giving? Team players who are growing and maturing don't haphazardly give. No, they have a definite plan whether they are single, married, young, old, retired, or not even in the work force yet full-time. What is your plan and is it static or dynamic, grace-based or legalistic? Does it need to be modified? God wants to stretch, deepen, and bless you, but you have to step out first and devise a giving plan which has a giving floor of 10%, or, at least, something close to this time-tested proportion.

A third thing which is true about team members who understand the relation between giving and growing is this ...

This Team-mate Has A Passion

What do they have a passion for? Generosity in giving to God. Where do they get this idea? From the Scriptures:

⁶ Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. ⁷ Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed (2 Corinthians 9).

Forces you to ask yourself? What would bountiful giving look like in my life? Would it mean in addition to my tithe I would give God my annual sales bonus? Would it mean I wouldn't just give from the earnings from a large principal God has given to me, but I would actually give sacrificially based on some of the principal? Would it mean I'd give 50% to God this year because I'm now retired with three income streams, a paid off home, and minimal expenditures? Yeah, what does bountiful giving really look like in my life, in your life?

Here's another verse:

⁷ 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 (2 Corinthians 8).

Please, don't make the mistake of rating "excelling in giving" in relation to the amount given. Someone who gives \$20,000 toward a special project but makes one million per year is probably not excelling in their giving, while someone who gives \$20,000 over and above their annual giving when their annual salary is \$75,000 is giving at a whole other level. As Randy Alcorn points out in his book *Money, Possessions, and Eternity*, "It all depends on what's left."² Jesus certainly addressed this concept with the story about the widow's mite:

⁴¹ And He sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. ⁴² A poor widow came and put in two small copper coins, which amount to a cent. ⁴³ Calling His disciples to Him, He said to

² Randy Alcorn, *Money, Possessions, and Eternity* (Carol Stream: Tyndale House Publishers, Inc., 2003), 208.

them, “Truly I say to you, this poor widow put in more than all the contributors to the treasury; ⁴⁴ for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on (Mark 12).

The wealthy people gave out of their wealth and still had wealth over. That didn’t impress Jesus at all, nor did it look like giving with a spirit of sacrifice and generosity. Those concepts were illustrated in the life of the poor widow who gave God all she had. Talk about excelling in giving. Again we look to Randy for insight,

God looks not only at what we give, but also at what we keep. The less we have left, the more we have given.³

Leaves you asking yourself another probing question: What is left when I give? Do I really excel in giving? Am I truly generous as a lifestyle to support God’s work and the needs of those I encounter?

How do you head toward being a generous giver? For some, you might be led to take a big, bold step in following God’s leading with your finances. For others, you might need to start taking smaller steps so you can learn how to excel. It’s really no different than what a player will do to excel in hitting. He’ll start investing more and more time in the batting cages. He’ll invest more and more time with having other players throw pitches at him he has trouble hitting. Yes, he slowly and surely works at excelling.

We can, and should, do no less when it comes to excelling at giving to God.

Ray Berryman, the CEO of a national municipal services firm talks about how he and his wife learned to excel in giving. We could definitely learn from this All-Star player:

“My joy in giving comes from serving God in a way that I know He’s called me to, and in realizing that what I give is impacting people for Christ,” Ray says. “It’s exciting to know we’re part of evangelizing, discipling, helping, and feeding the needy. It just feels wonderful and fulfilling.”



The more we give, the more we delight in our giving, and the more God delights in us. Our giving pleases us. But more importantly, it pleases God.

I get real excited when it comes to this subject! My giving has been one of the

central ministry activities of my life. Just after I received Christ as my Savior, I heard about tithing. I felt compelled to tithe and soon realized that God had given me the gift of giving. I learned that no matter how much I gave God would always provide more to give. The more I gave, the more my heart would rejoice in serving Him this way.

³ _____, 208.

I soon realized that God was compelling me to give much more than 10% of my gross income. While we're still working we want to give 50% or more of our income, and before we die, with the exception of personal items going to our children, we want to give away all that we have to God's work.

You go, Ray. Thanks for showing us the way.

We are at a pivotal time in the life of our church. We all know the Lord has blessed us beyond measure and we humbly thank Him.

- People-wise, we're busting out at the seams with 300% growth over the last seven years. All those folks really represent lives being touched by God, lives which are being transformed by His power.
- Gifts-wise, we have an overflow of super spiritually talented people, people capable of growing a cutting edge ministry designed to reach the lost and to mature the saints.
- Building-wise, we have a wonderful facility with ample land to develop to further position us to accomplish even more for the Lord's kingdom in this area of Virginia.
- Leadership-wise, we're flush with some of the most able leaders in the country, men and women who know what it takes to care for and challenge others for God. Moneywise, we're debt free and positioned to do so much for the kingdom of God.
- Team-wise ... we've got a great team, but we've got so much more to learn when it comes to giving. As we learn this fall what it means to be in the G.A.M.E., I'm convinced great things are going to happen both in your lives and in the life of our church.