

# Money Matters

## Part II

### Selected Scriptures

#### Introduction - Review

I received quite a few comments after our study last Sunday on the subject of money. There were comments such as, “That was three sermons in one,” and “It was awfully fast; I didn’t have enough room on my study notes.” So one of the secretaries brought in a cartoon that I will share with you. It says, “To balance last week’s twenty-six point sermon, this morning’s message will be pointless.”

Very funny!

Today we will begin by briefly reviewing some of the points that we covered in our last discussion. We did cover a lot and it is essential that you understand the two different categories of giving.

#### Giving Before the Law

Before the Law was given through Moses, we find two illustrations of “tithers” – Abraham and Jacob.

1. You may remember that Abraham gave a tithe.

Usually people who teach tithing in this economy, will go back to Abraham and say, “See, he tithed to Melchizedek, a forerunner of Jesus Christ.”

The only problem with looking at Abraham as an example of tithing is that a hasty application is often made. It is an application based on the presumption that Abraham gave 10% of his winnings from the kings he had just defeated.

In actuality, however, according to Hebrews 7:4, Abraham gave 10% of the top; that is, he tithed only from the choicest portions of the booty. Therefore, he gave far less than 10% of the loot he had taken in victory over the pagan kings.

2. There is also the illustration of tithing through Jacob, who was a poor example.

Jacob was probably a lot more like us because his giving was an attempt to bribe God.

#### Giving During the Law

In the pre-Law economy; that is, before the Mosaic Law was given, the illustrations left us asking for more. That is basically, what the Old Testament Law provides. So let us move into the period after Moses clearly revealed and taught the Law to the people of God.

1. The first category of giving included several different tithes. I call them “taxes” because they were mandatory. They were never a matter of prayer or thought, but were simply required by God – period!
  - There was the government tithe or tax.

This was the tithe or tax for the theocratic function of Israel. This is what kept the priestly system going. It provided the salaries for the gatekeepers and the singers and priests.

Every God-fearing Israelite had to give 10% of his annual income to support the government that was in place during this time. So this makes their taxes as much as 10%.

- There was also the community tithe or tax.

This was sort of a national potluck. Once a year, the Israelites would take a tenth of their produce and throw a big festival in Jerusalem for everyone to come to. If they could not make it to Jerusalem, they had to have the festival in their home village. This provided a sense of national unity and basically, propelled the national worship that was critical to these people.

This was also 10% and was required as well. It did not set aside the government tithe or tax, simply because the priests and gatekeepers and singers still needed to eat! Now, their taxes are up to 20%.

- There was the compassion tithe or tax, as well.

According to the scriptures, this was given every three years. Simply divide 10% over three years and this adds to the tithes or taxes of the faithful Jew, another  $3\frac{1}{3}\%$  of their annual income or gross national product for their particular home.

This compassion tithe or tax was significant because it cared for the welfare needs of Israel's people. It worked magnificently. They were to give 3 1/3% which would take care of the alien, the foreigner, the widow, the non-inheriting Levite, and the poor or the needy. This was their system of welfare.

Their tithes or taxes are now at 23 1/3%.

- There were some miscellaneous requirements in addition.

The Israelites could not harvest the corners of their fields, but were to leave them for the needy. Also, if fruit fell to the ground, they were not allowed to pick it up, but were to leave it for the needy. This was another way of providing for the poor.

- There was also the Jubilee principle added to all of these tithes or taxes and requirements.

Every seven years, the Israelites were not allowed to sow seed or to harvest and they had to literally, wipe their books clean of any debt that any Israelite brother owed to them. So if they borrowed money from another Israelite, then in the seventh year, that Israelite had to forgive that debt completely.

Now the temptation would be to not loan money to another in the sixth year. So God specifically said, "Don't start treating it like that."

With these two Jubilee requirements, God wanted to build faith in the people that He could provide for their needs. They were to place their faith, not in a bumper crop, but in a sovereign God.

This adds a little to the 23 1/3%, which makes their taxes about 25%.

2. The second category of giving, which did not come with percentages attached, consisted of what we call free will offerings. There were two kinds of offerings in this category.
- There was the free will offering called first fruits. This was an act of priority.

Before the Israelite farmer even brought in all of his harvest, he gave a portion. He gave the first part, which was an act of faith, out of gratitude that he was able to harvest something. This was the gift of priority.

- There was also what we call the gift of free hearts. This was an act of purpose.

As God moved the heart of a person, as he purposed in his own heart, he gave something tangible to God; such as, an extra animal or more produce. Out of receiving grace from God, the Israelite gave grace back to God.

So there were basically, two categories within the Old Testament system of giving. One was required; that is, the tithe or tax. The other was requested and there was no percentage involved.

This is the fullest picture of giving during the Old Testament days.

Before we move on, I must say that I never heard a sermon or read a book that explained this to me. I heard plenty of messages taken from Malachi that excoriated people for stealing their tithes from God, but I never understood that they were actually stealing 25% from God! The Israelites had abandoned the priests, the temple, the poor – they had robbed from the foreigner, the orphan, the Levite and the priesthood. Certainly, God had every right to be angry – they were stealing from Him.

### **Giving After the Law – The New Testament Church Age**

So what is the New Testament believer to do? Is he to give 25% of his income and stop working every seventh year? Let us take a look, as we move into the New Testament church age; that is, the dispensation of grace, following the dispensation of the Law.

Would you believe that the New Testament saint has the same two categories of giving as the Old Testament Israelite? The New Testament saint has taxes (required giving) and free will offerings (requested giving).

1. The first category of New Testament giving is taxes.

Concerning taxes, Jesus Christ said,

*. . . render to Caesar the things that are Caesar's; and to God the things that are God's. (Matthew 22:21b)*

Later, Paul wrote to the Roman believers,

*Render . . . tax to whom tax is due . . . (Romans 13:7a)*

The unfortunate news is, we have to pay our taxes. However, when you look at it from the

standpoint of something that honors God, it is not unfortunate anymore. In the same way that the Old Testament tithes or taxes helped that civil economy function and flourish, our taxes presumably, are to allow our civil system to work. When we give to Nero, in effect, we are obeying God, and therefore, we are giving honor to God.

Now you may sigh, as I do, when you give to Uncle Sam at tax time, but it is not your attitude that is the critical point. When the Old Testament saint gave his tithes or taxes, it was not his attitude that mattered as much as the amount. He just had to make sure that he gave 23 1/3% or, as Malachi said, he would be robbing God (Malachi 3).

With the free will offerings of both the Old and New Testaments, it is not the amount, it is the attitude that matters.

2. In the New Testament church age, there is also the second category of giving; that is, free will offerings.

Paul writes, in II Corinthians 9:7,

***Each one must do just as he has purposed in his heart; not grudgingly or under compulsion, for God loves a cheerful giver.***

Three attitudes are clearly spelled out in this verse. There is the:

- grudge giver (. . . not grudgingly . . .), with the attitude, “I hate to”;
- duty giver (. . . or under compulsion), with the attitude, “I ought to”;
- thanks giver or grace giver (. . . for God loves a cheerful giver), with the attitude, “I want to.”

The text tells us not to give grudgingly (“I hate to”), or of necessity (“I have to”), but cheerfully (“I want to”),

***. . . for God loves a cheerful giver.***

The Greek term for “of necessity” appears again in the first letter to the Corinthians. Paul says,

***For if I preach the gospel, I have nothing to boast of, for I am under compulsion; for woe is me if I do not preach the gospel. (I Corinthians 9:16)***

It is interesting that the apostle Paul would say, “I am under compulsion”; that is, “It is my duty to preach, *but* don’t give that way; don’t be under

compulsion when the plate comes by; don’t give for that reason.”

Another key word in this text about giving, by the way, is “cheerful”. The Greek word is “hilaros,” from which we get our word “hilarious”. So, in other words, “God loves a hilarious giver.” This does not mean we have to laugh when the plate comes by, but it does mean that joy is equated with giving.

If we give with the proper motive, we are not giving because we have to; because we ought to with the attitude that we hate to, but with the attitude, “Lord, this is what I have purposed in my heart out of gratitude to You. Here it is with joy.”

The verse basically asks the question, “Do you give out of guilt or do you give out of contagious joy?”

## **Four Wrong Reasons To Give Money**

We have now thoroughly reviewed our discussion on money from last Sunday, so let us move on to the next area of our study. We will look at four wrong reasons to give money.

Today, I basically want to give the negative side of money. Then, as we wrap up the series in our next discussion, I will give the positive side.

What does the Bible say are wrong reasons to give money, in addition to the two we have just looked at?

1. The first wrong reason to give money is when giving money becomes an excuse for non-involvement.

The key passage is in an illustration of the Pharisees. We are to run from this type of practice. Jesus said,

***“Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness . . . (Matthew 23:23)***

In that day, mint and dill and cummin, perhaps like today, were garden herbs used as kitchen spices and were not generally considered part of farm produce to be tithed. This text is telling us that these Pharisees had moved this little bitty potted plant into the giving.

Picture these Pharisees picking leaves from parsley, or cummin, and counting dill seeds carefully, using a microscope, and every tenth one was God’s.

They had so focused on minutia that they had overlooked the greater or the heavier things of the Law that God would require; that is, showing mercy to people. They would say, "I don't show mercy to people, but I give them one seed out of every ten."

Jesus basically takes the word "weightier" or "heavier," in that verse, right from the rabbinical teachings. The rabbis had divided the Law into what they called the heavy and the light Law. They had reversed the issue. The lighter Law could have been that potted plant on the windowsill or on the front porch in the giving of some leaves, but the heavier part would have been mercy and faithfulness and justice. They had reversed it so that mercy and faithfulness and justice were lighter, but, "By golly, I'm going to give my leaf to God."

It was unfortunate that in the Pharisees' hypocritical lifestyle, they ignored the needs of the people they led.

Now let me apply the principle to us today that while giving to God is important, it is never a replacement for personal involvement. The church here and at large, is attended by people who may or may not contribute, but for those who contribute, it can never replace personal involvement. In other words, ladies and gentlemen, *you cannot buy your way out of the great commission* – your seat is not for sale!

You and I are to fulfill the great commission by the using of our gifts at church and by the involvement of our lives and our time – and we cannot buy our way out of it with a twenty or a fifty. That is exactly what the Pharisees had done.

2. The second wrong reason to give money is when giving is motivated by public recognition or personal pride.

Now these two – public recognition and personal pride – often go hand in hand. While one is public and the other is private, there is still some self-fulfillment from the fact that, "Oh, I have blessed the work of God with what I have given." We break our arms to pat ourselves on the back.

Unfortunately, the church and the para-church organizations today, are attempting to pry funds from people by promising them some form of public recognition. I will tell you that in this church, we have made conscious steps to stay away from public recognition. In organizations today, however, you can give money and perhaps, have your name on a

building, or on a list of the top one hundred donors of a missionary organization, or on a brick in the vestibule, or you can be invited to a special banquet, and the list goes on and on.

What does Jesus Christ have to say about this? In Matthew 6:2-4, He says,

*... when you give to the poor, do not sound a trumpet before you, ...*

Do not let anyone else sound a trumpet before you either.

*... as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But ... that your giving will be in secret; and your Father who sees what is done in secret will reward you.*

The three pietistic areas of life, if we can call them that, would be: giving, fasting and praying. When you study the gospels, you discover that Jesus Christ says to make sure all three are done in secret, between just you and God.

It is interesting in this text that Jesus says,

*... they have their reward in full.*

In other words, the public display, the public recognition, the pride in the heart, the slap on the back is their reward. That is all they are going to get.

I recently finished a book entitled *Money, Possessions, and Eternity*, which was very convicting. The author challenges the reader. Let me quote his words,

*Picture yourself at the judgment seat of Christ, where all the believers receive rewards for their good works, not to enter heaven, but on their way into heaven for what they have done for God. When rewards are dispersed for all our good works, one believer says, "But, Lord, didn't You forget something? Remember that five hundred dollars I gave to the building fund?"*

*Christ responds, "Remember that brick with your name on it? That was your reward. I hope you enjoyed it."*

Now sometimes our acts of righteousness will be seen by men. Jesus says, "Make sure you don't do them *in order* to be seen by men."

In other words, do not advertise your piety.

3. The third wrong reason to give money is when giving is used as an excuse for ignoring problem areas in your Christian experience.

Matthew 5:23-24, says,

***. . . if therefore you are presenting your offering at the altar, and there remember that your brother has something against you, leave your offering there before the altar and go; first be reconciled to your brother, and then come and present your offering.***

In other words, do not come and try to fellowship with God when you are knowingly out of fellowship with someone else. Do not come to God, as it were, and hope that your gifts will camouflage your guilt. God is not fooled.

Good, enjoyable, pure worship experienced today, is not made better by better music or better preaching or better buildings or better climate, but is produced by better relationships with one another and with our Savior. So as you give gifts to God, think again. If at the same time you are giving a gift to God, you are withholding grace from someone, then that is the wrong time to give.

4. The fourth wrong reason to give money is when giving is an attempt to bribe God.

The whole system of free will offerings, in the Old Testament and the New Testament, was built on the sheer joy of bringing something costly to God in response to His grace toward us.

In the Old Testament Law, there is the idea, as God says,

***. . . a contribution for Me; from every man whose heart moves him . . . (Exodus 25:2)***

In the New Testament, after the Law, there is the same idea, to give,

***. . . just as he has purposed in his heart (II Corinthians 9:7)***

When you give, your heart is there. The reason you would not give would be because your heart is not there. How true that is.

Now in the newspaper, there are many lists that show stock prices; that show what is happening with stocks from day to day. I never look at these, not because there is anything wrong with investing in stocks, but because I have no interest in it. Do you know why I have no interest in what is happening with stocks? Because I do not have anything invested in stocks.

However, what if I bought a share – one little stock share? Do you know what I would be doing every day? I would skip the comics, believe it or not, and immediately look at that section. Why? Because my heart is there.

You might say, “I have an interest in the work of God.”

“Oh, really? Do you invest in the work of God?”

“No, I don’t.”

“Then you really don’t have an interest in the work of God.”

***for where your treasure is, there your heart will be also. (Matthew 6:21)***

## **Four Biblical Warnings About Money**

Let us move to another area of finances. We will call this, four biblical warnings about money.

Before we look at the first warning, let us review what a steward was. A steward did not own anything. A steward owned the assets of a higher authority and had the responsibility to dispense those assets in a way that would honor that authority.

This is like a steward or a stewardess, now called a flight attendant, on a plane. They do not own the plane, but dispense the goods on the plane to the people for their benefit.

In the same way, we, as believers, are the stewards of God. In other words, we are dealing with His portfolio; we are dealing with His assets and dispersing them, hopefully in a way that honors Him.

1. The first warning then, is that a steward without a strategy will ultimately, stumble and fail.

Proverbs 21:5 tells us,

***The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.***

Proverbs 28:19 says,

***He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.***

Now remember, ladies and gentlemen, that the Proverbs are not guarantees, but are general principles. When applied to the normal situation, they will indeed happen.

I happen to know some hard working people who have needed financial assistance lately. And I happen to know some really lazy people who have a lot left over. However, in the general context of life, these Proverbs can be applied.

These two principles basically say, “If you fail to plan, you are planning to fail.” That is a warning.

In our American economy, if you do not have well thought out plans for what you are going to do with your money, there are thousands of people who do have plans for what you are going to do with your money. People have master’s degrees in persuading you to spend your money. They are good at this because they know human nature so well that even if you do not think you need something, they will somehow create the need in your life so that you will purchase it. As a result, our garages, our attics, our sheds, and our homes are filled with stuff and we then spend a lot of time just cleaning and organizing it.

What is our strategy for giving, for stewarding, for buying? If we do not have plans, there are people who do. And we are saving money by buying this thing instead of that thing and we are saving money by buying here instead of there, until we are in debt because we are saving so much money.

Randy Alcorn writes this question, “When all that you own lies abandoned, broken and useless, what will you have done that will last for eternity?”

This is not to say that buying that vacuum cleaner, for example, was wrong. In fact, can I borrow it next weekend? I think you get the point.

2. The second warning is that a steward who refuses sound counsel will ultimately, pay for his stubbornness.

Proverbs 13:18 says,

***Poverty and shame will come to him who neglects discipline, but he who regards reproof will be honored.***

Proverbs 15:22 tells us,

***Without consultation, plans are frustrated, but with many counselors they succeed.***

A stubborn person is someone who refuses to listen to his wife, or to her husband, or to their children, or to their parents, or to some godly counselor or friend. I believe the more money you make, the more desperately you need people who will give you godly counsel and ask the hard questions. They might ask questions such as, “Do you really

need a bigger home? Sure, you got the promotion and a higher paying job, but do you really need a newer car? Do you really need the designer apparel?”

Do you have anyone in your life who asks you these kinds of questions?

3. The third warning is that a steward who is stingy with his possessions ultimately, becomes the loser.

Proverbs 14:21 gives two sides to this warning, ***He who despises his neighbor sins, but happy is he who is gracious to the poor.***

Proverbs 19:17 says,

***One who is gracious to a poor man lends to the . . .***

. . . poor man? No, he lends to the . . .

***. . . Lord, and He [the Lord] will repay him for his good deed.***

Do you know, ladies and gentlemen, that it is a violation of scripture to make just enough money for you and your family? Paul writes,

***He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he may have something to . . .***

What? Invest? Save? Retire on? Vacation on? All of these are good things. However, Paul drives home the point that he must work so that he may have enough to,

***. . . share with one who has need. (Ephesians 4:28)***

Wow – how convicting! So the pay raise may have been given to me to simply give to someone else who is in need.

Paul told the young preacher Timothy, to take a deep breath and do something that was difficult. He wrote,

***Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, . . . Instruct them . . . to be rich in good works, to be generous and ready to share, (I Timothy 6:17-18)***

Notice that Paul does not command the rich to stop being rich. In fact, he implies that there will be a diversity of wealth among believers. He does not tell the rich to take a vow of poverty, but to take a vow of

generosity. He goes on to say it is all right to be rich – in good deeds and in a willingness to share.

Now when I refer to the rich, you are thinking of someone else, right? Let me share with you some facts that I have learned in my research. If you have sufficient food, decent clothes, a house to live in that has four walls and a roof to keep the weather elements out, and own a reliable means of transportation, you are among the top 15% of the world's wealthy.

In addition, if you have money in the bank, a variety of clothing in your closet, a hobby that you are enjoying that requires some equipment – like fishing, hunting, golfing, astronomy, or painting – and own two automobiles, in any condition, then you are in the top 5% of the world's wealthy.

I thought I would be able to get out of the top 5% with my pickup truck, but it is in any condition!

So, when Paul talks about those who are rich, he is not talking about someone else, he is talking about you and me. We are rich; we are the wealthy!

William Boyce wrote this prayer,

*Dear Lord, I have been re-reading the record of the rich young ruler and his obviously wrong choice, but it has set me thinking. No matter how much wealth he had, he could not ride in a car, have corrective surgery, turn on a light, buy penicillin, hear a pipe organ, wash dishes in running water, type a letter, mow a lawn, fly in an airplane, sleep on an inner spring mattress, or talk on the phone. Lord, if he was rich, then what am I?*

It is time we applied this kind of passage, not to someone else, but to ourselves.

4. The fourth warning is that a steward who is always coveting and craving for more is headed for ultimate disaster.

We say, in America, "There's nothing wrong with wanting to get rich."

What does God say?

***But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. (I Timothy 6:9)***

We say, "There's nothing wrong with being eager to get ahead."

God says,

***. . . he who makes haste to be rich will not go unpunished. (Proverbs 28:20b)***

Whose voice are we listening to?

John Wesley, the co-founder of the Methodist movement, once wrote these words,

*Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart.*

We need to be careful that we do not justify our "greeds" by calling them needs.

The four biblical warnings could be written in four words:

- foolishness;
- stubbornness;
- stinginess;
- covetousness.

## Conclusion

Let me close with a thought from Ralph Winters. He provoked my thinking with his term "wartime lifestyle".

Winters wrote that during World War II, fuel was precious. Some of you may remember those days. He said that billboards routinely asked the motorist the question, "Is this trip necessary?"

The point was that everyone's resources, if used on themselves, represented one less resource for a country whose central concern was winning the war.

The question is, ladies and gentlemen, have we adopted a peace time mentality and forgotten we are in a war?

What have we given away? What have we sacrificed? What have we given up for that country?

Perhaps this is what motivated Isaac Watts, who, more than two hundred years ago, wrote the hymn that we sing all too quickly,

*Am I a soldier of the cross,  
A follower of the Lamb,  
And shall I fear to own His cause,  
Or blush to speak His name?  
Must I be carried to the skies,  
On flowery beds of ease,  
While others fought to win the prize,*

*And sailed through bloody seas?*

These are good questions! Are we settling here, in America, or are we soldiering – investing – to win a war?