

church anyway. The services are too crowded, the building needs repairs, and we ought to be giving more money to missions. Why doesn't this church get on the ball?"

The Problem: Jim fails to understand the centrality of the local church in God's kingdom program. Jim is annoyed at the deterioration of the church facilities, yet he doesn't want his money going to buildings. He would be appalled at dirty restrooms, yet he doesn't want his money to clean them. He wants and expects his pastors to meet his needs, but he doesn't want to pay their salaries. He wants the church to give to missions, but he doesn't give to the church. The church will get on the ball when people like Jim get on the ball.

BEGINNING WHERE GOD BEGAN

Without guideposts, where do you start giving? Why not start where God started Israel? Why not start with the tithe? I view tithing as a child's first steps. His first steps aren't his last, neither are they his best, but they're a fine beginning. Tithing is the first toddler's step of stewardship. It's the training wheels on the bicycle of giving. It's not a home run, but it gets you on base—which is a lot further than many Christians ever get.

For those who still believe the tithe has no bearing on Christians, let me suggest that you figure out your pretax income from every source—all of it, including the dollar value of the benefits you receive—then multiply by 10 percent. If you discover that you have been regularly giving beyond 10 percent, then you're right—you don't need the tithe, any more than you need training wheels on a bike. Just go right on doing what you're doing and let God move you on in freewill giving. But if your giving adds up to 7 percent or 5 percent or 3 percent, it shows you really do need the tithe as training wheels to get you up on the bike of giving. If you fear legalism, fine, start at 11 percent or 12 percent. Choose your own percentage—but don't go below a standard you believe was superseded by the superior grace of Christ.

Begin with the tithe. It shows you're serious. As you continue to tithe, you'll sense God's approval. You'll experience the freedom and joy of acknowledging his lordship of your money and possessions, and thereby your whole life.

"I can see it's right to tithe, but I can't start right now." To procrastinate obedience is to disobey God. Trust him to help you begin this life-changing, eternity-impacting adventure of giving. Tithing isn't the end of giving—but it can be a good beginning.

CHAPTER

13

Giving: Reciprocating God's Grace

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. JOHN WESLEY

Grace and gratitude belong together like heaven and earth. Grace evokes gratitude like the voice an echo. Gratitude follows grace as thunder follows lightning. KARL BARTH

The most striking characteristic of the early Christians is that they shared all they owned, liquidating their possessions to give to the needy (Acts 2:44-45; 4:32-37). In one verse we're told, "Much grace was upon them all," and in the next, "There were no needy persons among them." Compare this description with that of Christ's bickering disciples, jockeying for position and unwilling to wash each others' feet (Mark 9:33-34, 10:35-41; Luke 9:46, 22:24; John 13:3-16). Radical giving demonstrates the life-changing power of God.

There are two common errors made in evaluating the first Jerusalem church. One is to see it as a model to be followed by all Christians. The other is to reject it as irrelevant to us today.

Those who see the Jerusalem church as a detailed model fail to understand its unique historical context. Perhaps a million Jews had made the Passover pilgrimage to Jerusalem. The city was bursting at its seams. Many of the thousands coming to Christ wanted to stay in Jerusalem to learn as much as possible before going home. Others probably couldn't return to their homes at all. As a result of following Christ, they would have become "the victims of social and economic ostracism, ecclesiastical excommunication, and national disinheritance. Their business enterprises must in most cases have collapsed in ruins and family bonds been heart-breakingly severed."¹

The result was thousands of homeless, jobless people. This was an emergency situation that called for unusual action. It cannot serve as a strict pattern for all Christian communities, because not all congregations are faced with

such extreme situations. However, the first Christians' attitude toward money and possessions is a timeless model for all Christians. Second-century Church leader Justin Martyr writes: "We who formerly treasured money and possessions more than anything else now hand over everything we have to a treasury for all and share it with everyone who needs it."²

Some groups have followed a communal model and done well, whereas others have found it problematic. I don't oppose attempts to imitate the early Church. To hoard or withhold our resources from the needy is always unscriptural. But the graces of giving and sharing can legitimately take other forms than that of Acts 2 and 4. Although sacrificial giving is an integral part of all healthy churches, never again in the New Testament do we see it manifested in the same way as in Acts 2-4.

Some have taken these texts to indicate that the early Church rejected the private ownership of property. On the contrary, the liquidation of possessions took place not all at once but "from time to time" (Acts 4:34). It was strictly voluntary. Peter told Ananias and Sapphira that their property was theirs till they sold it, and once they sold it the money was still theirs to use as they wished (Acts 5:3-5). Their sin wasn't in failing to lay everything at the apostles' feet, but in claiming they were doing so when they weren't, just to impress others.

The early Church is not portrayed as utopian. In addition to the situation with Ananias and Sapphira, the Greek and Hebrew Christians quarreled over inequities in the distribution of food to the needy (Acts 6:1).

The "bread line" of Acts 6 is not a specific pattern for churches but a reflection of the ongoing effects of the emergency in the fledgling Church. However, it demonstrates the high priority of helping the needy and taking organizational steps to do so effectively (Acts 6:2-6). It would be a mistake to see Acts 2-4 as a socialistic model, but an even greater mistake to disregard the early Church's example of openhanded giving to the needy.

THE RELATIONSHIP OF MONEY AND POSSESSIONS

Giving involves money, but much more. We can give a meal, house, dress, shovel, bicycle, sewing machine, or any possession. I may give someone a car. Or I may freely loan it to others, or use it to give a ride to my elderly neighbor, or go buy groceries for a shut-in. There's a great deal of giving that can take place even when I retain ownership—as long as I remind myself that God is the true owner, and I'm only his asset manager.

Two cautions are in order. First, we can easily rationalize owning unnecessary things on the grounds that we share them with others. The fact that people often invite others out on their boat doesn't necessarily mean that owning a boat is the most strategic ministry use for the money required. We must also be careful that our ownership doesn't involve possessiveness. If we're the kind of people that others are afraid to borrow from because they know that a dent or

scratch or break would bother us, we're not having much of a ministry no matter how "willing to share" we imagine ourselves to be.

As Americans, we routinely buy things for ourselves that we need very seldom, sometimes once in a lifetime. Three people who use a chain saw twice a year will each likely have their own. Someone who needs a pickup truck once a month for three hours might buy one at an incredible expense. Why should a friend, neighbor, or church member buy a one-hundred-foot extension cord to use once a year when he can borrow mine? And why should I buy or rent a hedge clipper when I can borrow his?

Some churches establish lists of possessions that members make freely available for the use of others. (Why not borrow something instead of buying it, then give to the church what you would have spent?) Not only does sharing our assets with others deepen our relationships, cultivate friendships, and lead to evangelism and edification, it also releases huge amounts of money that can be invested in the kingdom of God. Furthermore, it helps free us of possessiveness.

I love books. For years, I spent lots of money on thousands of great books. I loaned some of them out, but most just sat on my shelves. However, it troubled me when my favorite books weren't returned or came back looking shabby.

In 1985, I decided to take all of my books out of my office and put them in our new church library. This saved the church a lot of money and made seldom-used great books available to others. I'll never forget standing in the library a few years later and looking at the names of those who had checked out many of my favorite books. Sometimes there were dozens of names per book. I realized that by releasing those books I had invested in others' lives. Suddenly, the more worn the book, the more delighted I was! My perspective totally changed. Although I still love books, my emotional attachment to possessing them is less than it's ever been. The body of Christ came out ahead on this arrangement, and so did I.

NEW TESTAMENT GUIDELINES FOR GIVING

1. Give.

Christians give. There are no exceptions. Not all will give the same, but all will give: "Each man should give what he has decided in his heart to give" (2 Corinthians 9:7, italics mine). It's a sad statistic that four out of ten church attenders give nothing, and another two or three out of ten give next to nothing.

The act of giving is a vivid reminder that our life is all about God, not about us. It says, "I am not the point, God is the point. He does not exist for me. I exist for him." God's money has a higher purpose than my affluence. Giving is a joyful surrender to a greater Person and a greater agenda. Giving affirms Christ's

Why not borrow something instead of buying it, then give to the church what you would have spent?

lordship. It dethrones me and exalts him. It breaks the chains of Mammon that would enslave me and transfers my center of gravity to heaven.

As long as I still have something, I believe I own it. But when I give it away, I relinquish the control, power, and prestige that come with wealth. At the moment of release, the light turns on. The magic spell is broken. My mind clears, and I recognize God as owner, myself as servant, and other people as intended beneficiaries of what God has entrusted to me.

Giving doesn't strip me of my vested interest; rather, it shifts my vested interest from earth to heaven—from self to God.

2. Give Generously.

When a grateful woman anointed Jesus with a costly ointment, some observers rebuked her (Mark 14:3-9). "Leave her alone," said Jesus. "Why are you bothering her? She has done a beautiful thing to me" (Mark 14:6). Some people may consider generous giving "fanatical," but Jesus called it "love." In fact, he was so moved by the woman's giving that he vowed "Wherever the gospel is preached throughout the world, what she has done will also be told, in memory of her" (Mark 14:9). Those who are most calculating usually give less. Love generates lavish giving.

How much is generous? There's no one-size-fits-all answer. When a friend was trying to figure out how much he should give monthly, he decided to give at least as much as his house payment. He told me, "If I can't afford to give that much, then I can't afford to live in a house this nice either."

If you've never tithed, start there—then begin to stretch your generosity. The first few steps beyond the tithe can be particularly exciting, as we give God his claim on the other 90 percent—which also belongs to him. If 10 percent, why not 12 percent? If 12 percent, why not 15 percent? If 15 percent, why not 20 or 30 or 50 or 90 percent or more? Countless people live on one-half or one-third of what many of us make, and I don't mean people who live in poverty. Why not choose to live at a particular income level and simply give everything above that to God? When Nanci and I have done this, we've never regretted it.

3. Give Regularly.

Many people don't give at all, but most who do give do so sporadically. They might give two months in a row, skip three months, give one, skip two more.

Some people don't give when they're on vacation. They don't give if they have the flu. Obviously they don't make it to the offering plate that week—but they don't ever make up for the giving they missed. If I'm out of town when my house payment is due, I may pay it early or even a few days late, but I pay it. Why should my giving to God be any less regular and disciplined? (And why should I get a financial bonus for missing church?)

For years our church had a weekend retreat attended by half our adults and

two-thirds of our regular givers. We chose not to take an offering on this retreat, believing that regular givers would simply compensate for their missed week by giving the next week. But every year we discovered that only a fraction of the amount missed that Sunday was ever recovered. Just because people weren't by the offering boxes, they ended up keeping money they otherwise would have given.

It's this hit-and-miss approach to giving that Paul wished the Corinthians to avoid: "On the first day of every week, each one of you should set aside a sum of money in keeping with his income" (1 Corinthians 16:2). When Paul arrived to get the money for the needy, no last minute collections would have to be made from people who had already spent what they should have given. Systematic giving is central to biblical giving. If you give "the leftovers" to God rather than firstfruits, there's often little or nothing left to give.

We should plan our giving in advance—not simply give if we happen to be present or feel moved by the offertory. Can you imagine standing before the Lord and explaining why you disobeyed his command to give: "Lord, I could never find a pen before the plate got there." When we miss church, we can put our check in the mail or add it to next Sunday's giving.

Unless people give systematically, they rarely give substantially. They may give a few hundred or a few thousand dollars a couple of times a year and think of themselves as big givers. But the people who consistently give seventy dollars a week every week, or three hundred, or five hundred dollars a month every month, are the real backbone of the church. They end up giving far more than the "lump sum" givers, who just come through in late December to get their tax deduction. (End of the year giving is fine—but not as a substitute for regular giving.)

People who don't give systematically invariably overestimate how much they give. When our church financial secretary was handing out giving receipts one Sunday morning (to save postage), one man told her there must be a mistake, because his wasn't there. Although he was certain it had been only a few months since he'd given, it turned out he actually hadn't given for the entire year.

If you are paid weekly, you should give weekly. If you're paid monthly, then give monthly. If you are a farmer or nurseryman or salesman who receives windfalls a few times a year and little or no income the rest, then you should give just as regularly as your income comes in. If I receive a bonus or gift, I set aside my giving to God immediately.

If we have weekly income but wait until the end of the month to give, or have monthly income but wait until the end of the year, we end up robbing God. We may have every intention of paying him back, but meanwhile we're using money that's his, not ours. That's stealing.

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The longer we wait to give, the higher the likelihood that the money will disappear. We will use it for this emergency or that indulgence. The great thing about giving immediately upon receiving is that it removes the temptation to rob God.

If someone asked me to pass twenty dollars on to a friend, I wouldn't put it in my wallet and mix it with my own money. I'd set it aside, perhaps putting it in an envelope with his name on it. Then I'd be sure it got where it was supposed to go as soon as possible. Why? Because I don't want to rob my friend. And it's even more important not to rob God.

The church's needs are monthly needs. A budget must be planned on the basis of regular income. Church members should ask themselves how well the church could operate if everyone gave as much or little, and as often or rarely, as they do.

Stewardship is not a once-a-year consideration, but a week-to-week, month-to-month commitment requiring discipline and consistency. When the Corinthian church expressed their desire to be financially involved in a worthy need-meeting project, Paul told them, "Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means" (2 Corinthians 8:11).

Barring an extraordinary economic turn, a church should meet its budget—assuming the budget has been developed in harmony with the giving levels of church members. We shouldn't be sending missionaries out, then dropping support because of insufficient funds. By regular, systematic giving, the church should ensure that it finishes well in carrying out God's work.

4. Give Deliberately.

I asked an older couple to write out their thoughts on giving. This was their response:

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.

Notice the clarity of their statement. It reflects thought and determination. If we would give that kind of attention to other areas of our lives, why not our giving?

A recent giving trend is automatic payroll reduction or predetermined monthly payments from a bank account. This has the advantage of convenience and consistency for the giver, and predictability for the recipient. Even

if the giver "forgets," the money goes to his church or missionaries. This might result in more giving over the course of the year. Unfortunately, this strategy could also move giving to the back burner, so it's no longer conscious and deliberate. Whether it's paying the tithe or giving the freewill offering, God's children make choices and follow through on them. Automated giving could degenerate into a mindless convenience, detaching someone from the joy and sacrifice of giving. If I write out a monthly check to a missionary family, I'm likely to think of them and pray for them, and sense that I'm part of their team. If the bank sends it off on my behalf, I might not think of them for months at a time. (Of course, if I receive regular letters and examine the bank statement, that may be sufficient to keep me actively involved in the lives of those I support.)

Personally, I think we should avoid giving that is done automatically, without thought, prayer, and worship. I may give my wife flowers on her birthday or our anniversary, but it would not be the same to her or to me if I signed up for a program that would automatically send her a gift and flowers every year on that day. Giving is at its best when it's a conscious effort that's repeatedly made. There's something to be said for actually putting money in an offering plate, or writing a check and dropping it in the mail.

When one spouse balances the checkbook, it's important that the other participate in the giving. Some couples take turns writing the check. Nanci and I make our giving decision together. She writes out the check and I put it in the offering. We're both involved.

5. Give Voluntarily.

When the community of saints contributed to building the tabernacle, the words "willing" and "freewill" were continuously emphasized (Exodus 35:21, 26, 29; 36:3). Everyone "whose heart moved him" gave. Likewise, for the special offering to the needy saints, Paul said, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion" (2 Corinthians 9:7).

Based on these passages, people have told me we should give to the Lord only if we feel like it. But the believers in Exodus were never told all giving was voluntary. They didn't tithe if they felt led to; they tithed no matter how they felt, because it was their duty. But no one was commanded to give to the tabernacle. They gave to this worthy one-time need because they wanted to, because their hearts were moved by God.

When Paul says a man shouldn't give under compulsion, he isn't talking about the normal week-to-week operations and ministries of the church to which every member must contribute. He is talking about a one-time special offering (for the needs of poor saints in Jerusalem). Because this was above and beyond the regular needs of their local church, it called for a contribution

above and beyond their regular giving. They weren't asked to give to the Jerusalem church instead of their own, but in addition to their own.

When churches have special offerings and general giving dips dramatically, there's no special giving involved—people are simply putting their giving in a different place. Is Paul saying that a believer should never feel any compulsion to give to the needs of his church, to the poor, or to world missions? Is he implying that if we are reluctant to part with our money that we shouldn't? No!

Do we share our faith only if we feel led, read our Bible only if we choose, love our spouse only when we feel inspired? Of course not. The principle is not "give voluntarily or don't give at all," but "as your heart is moved, give voluntarily above and beyond your regular giving."

Like many Christians today, the rich fool lived by the principle, "Only give when you feel like it." It just so happens that—like four out of ten churchgoers in America—he never felt like it. In contrast, the Macedonian believers "urgently pleaded with us for the privilege of sharing in this service to the saints" (2 Corinthians 8:4). When we catch a vision of God's grace, we will give beyond our duty.

6. Give Sacrificially.

Describing the Macedonian Christians, Paul writes, "Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability" (2 Corinthians 8:2-3).

There are three levels of giving—less than our ability, according to our ability, and beyond our ability.

How do "severe trial," "overflowing joy," "extreme poverty," and "rich generosity" all fit together in one verse? Among other things, we see here that giving is not a luxury of the rich. It's a privilege of the poor.

There are three levels of giving—less than our ability, according to our ability, and beyond our ability. It's fair to say that 96 percent of Christians in the Western world give less than their ability. Perhaps another 3 percent or more give according to their ability, and less than 1 percent give beyond their ability.

What does it mean to give beyond our ability? It means to push our giving past the point where the figures add up. It means to give when the bottom line says we shouldn't. It means to give away not just the luxuries, but also some of the necessities. It means living with the faith of the poor widow. For most of us, giving according to our means would stretch us. Giving beyond our means would appear to break us. But it won't—because we know God is faithful.

Giving sacrificially also means giving the best. If we have two blankets and

someone needs one of them, sacrificial giving hands over the better of the two. Sadly, much of our "giving" is merely discarding. Donating secondhand goods to church rummage sales and benevolence organizations is certainly better than throwing them away. But giving away something we didn't want in the first place isn't giving; it's selective disposal. It's often done because we want a newer or better version.

King David said, "I will not sacrifice to the Lord my God burnt offerings that cost me nothing" (2 Samuel 24:24). Sacrificial giving is parting with what we'd rather keep. It's keeping the old and giving away the new or giving away both. The giving of the first Christians was spontaneous, unguarded, and uncalculated.

Sacrificial giving appears to be unreasonable. In reality, though, it's perfectly reasonable. It brings God glory, meets others' needs, and ensures us eternal rewards. And all the while God takes care of our immediate needs.

Sacrificial giving makes no human sense. But we are to think like Christ, not the world.

A single man in our church came to Christ in his twenties, read the Scriptures, and got so excited that he decided to sell his house and give all the money to God. But when he shared this plan with older believers in his Bible study group, something tragic happened: they talked him out of it.

If we ever feel inclined to talk a young believer, including our own child, out of giving, we should restrain ourselves. Let's not quench God's Spirit and rob loved ones of the present joy and future rewards of giving. Instead, let's watch and learn. Then let's lay God's assets on the table and ask him which ones he wants us to give away.

We don't like risky faith. We like to have our safety net below us, a backup plan in case God fails. Our instinct for self-preservation leads us to hedge our bets. If we give at all, we will give as much as we can without really feeling it and no more. We take away the high stakes, and we also lose the high returns. We miss the adventure of seeing God provide when we've really stretched ourselves in giving.

A disciple does not ask, "How much can I keep?" but, "How much more can I give?" Whenever we start to get comfortable with our level of giving, it's time to raise it again.

7. Give Excellently.

Paul says, "See that you also excel in this grace of giving" (2 Corinthians 8:7). Like piano playing, giving is a skill. With practice, we get better at it. We can learn to give more, give more often, and give more strategically. We teach the pursuit of excellence in our vocations. Why not make giving something we study, discuss, and sharpen, striving for excellence? We have Bible studies on everything else. Why not giving?³

Paul is not just speaking to individuals. The church is to work together corporately to excel in giving. It's increasingly common for Christians to ask each other the tough questions: "How are you doing in your marriage?" "How much time have you been spending in the Word?" "How's your sexual purity?" "Have you been sharing your faith?" But how often do we ask, "Have you been robbing God?" or "Are you winning the battle against materialism?" or "How much are you giving to the Lord?"

When it comes to giving, churches operate under a "don't ask, don't tell" policy. We lack communication, accountability, and modeling. It's as if we have an unspoken agreement—"I won't talk about it if you won't"—so we can go right on living as we are. Ask the young people at your church if they can point out examples of prayer warriors in the congregation, people who have a lot to teach about prayer. Most can come up with names. Now ask them to point out the giving warriors, people who have a lot to teach about giving. The fact that the term *giving warrior* sounds so foreign says it all, doesn't it?

Think about it—how do young Christians in our churches learn how to give? Where can they go to see what giving looks like in the life of a believer captivated by Christ? Why are we surprised when, seeing no other example, they take their cues from a materialistic society? Statistics clearly indicate that young adults in the church give a much lower percentage of their income. Part of the reason is that older Christians have failed to pass on a vision for giving.

We're to "consider how we may spur one another on toward love and good deeds" (Hebrews 10:24). Shouldn't we be asking, "How can we spur on each other's giving? How can we help each other excel in giving?"

One way church leaders can inspire giving is by committing the church to give away a higher percentage of its own income. Does 15 percent of the church's income go to missions? Raise it to 25 percent next year and more the next. Does 5 percent go to helping the poor? Raise it to 15 percent. For the same reason that churches wanting to discourage their people from incurring debt should not incur debt, churches wanting to encourage giving should give. Giving shouldn't just be something churches talk about, but something they do.

When Paul said to "excel" in giving, he was referring to special giving to suffering believers facing famine in Jerusalem. Pastors shouldn't limit instruction on giving to times where they're raising funds for building projects. Why not preach on giving for four weeks, and then follow it not with an offering that will benefit the church but with a missions offering that will benefit others? If we want people to stretch themselves in their giving, the best way to model this is for the church to stretch itself in its giving.

8. Give Cheerfully.

"God loves a cheerful giver" (2 Corinthians 9:7). God takes delight in the believer who takes delight in giving. Seeing the temple was in need of repair,

Joash put a chest outside its gate. "All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full" (2 Chronicles 24:10). Whenever the chest was filled they would empty it, return it, and soon it would be full again. The key word is "gladly." The people of God, when they see a worthy cause, give gladly.

There are many reasons for joy in giving. One is knowing that we're investing in eternity and that one day in the heavenly kingdom we'll see the tangible results of our giving. There's an ongoing drama of human request and divine response in which God the Director offers us the part of the giver. Just as the tide comes in and goes out, so one part of Christ's body channels its resources to a more needy part, then receives those resources back in other ways at other times. "At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need" (2 Corinthians 8:14).

The giver senses his part in a great community of faith, extending beyond this world to the angelic hosts and "great cloud of witnesses" in heaven.

Ray Berryman, CEO of Berryman & Henigar, told me, "While we're still working we want to give 50 percent 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. My joy in giving comes from serving God in a way that I know he's called me to, and also in realizing that what I give is impacting people for Christ. It's exciting to know we're part of evangelizing, discipling, helping, and feeding the needy. It feels so wonderful and fulfilling."

Notice that Ray's giving is more joy driven than duty driven. In my experience, there's nothing more exhilarating than joining with brothers and sisters in extending God's grace (giving) through our grace (giving) to others. From the day I came to Christ as a high school student, giving has been an integral part of my walk with God. I read *Tortured for Christ*, *God's Smuggler*, *Foxe's Book of Martyrs*, and many other books that gave me a vision for giving to help the needy and reach the lost. Many of the greatest joys of my life, and some of the closest times of intimacy with my Lord, have come in giving. There've been days when I've lost focus, then a need arises and God leads me to give. Suddenly I'm infused with energy, purpose, and joy.

Jesus said, "It is more blessed to give than to receive" (Acts 20:35). Why? Perhaps because when we give it blesses not just one but three people—us, the recipient, and God. We should not be content with the first blessing (which easily becomes a curse) that's ours when we spend money on ourselves. There is the second blessing of others receiving it, and the third blessing of God being pleased with it. Ironically, the blessing on us when we give is always greater than if we had kept it. Hence, by not giving, we rob not only God and others of blessing, we rob ourselves. How many blessings have we robbed ourselves of in the last year by failing to give as we could have? We can't know the answer, but we can give in such a way as to not miss out on God's blessing now.

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Tom Conway, of the Generous Giving Advisory Council, writes, "I get great satisfaction by investing in God's kingdom. That's where I will live forever and I want to help as many people as possible get there. I have made other financial investments, some good and others not so good, but you can never make a mistake investing with God. To be able to share our resources in such a way that they produce eternal dividends for the kingdom is pure joy. The joy comes from participating with God in the building of his kingdom, knowing that it will last forever."

Hal Thomas, CEO of Corban Communications, told me about the blessings that giving brought to his life:

My marriage is stronger since it's not based on things of this world. My relationships are stronger since they're not based on things. My walk with God is more real because we have seen Him use us to supply what others need. Nothing in this world can satisfy one's desire more than to have God literally use you to build a church in a small village, bring food to an orphanage, or bring a doctor to a sick person. I have seen each of these happen. I have seen God working through me.

Giving provides me a sense of purpose in God's kingdom. All around my office and home are little knickknacks I have picked up while on mission trips around the world. Today, and more than forty trips since becoming a Christian, I have reminders of the people and places God has allowed me to participate in his work. Each of these reminders, wood carvings, photographs, etc., helps me to pray for the people I have met along the way. My path is a path of sharing, building, and providing for those God chooses for me to help. He has given us a company that generates resources for just such a purpose. Knowing that I am right in the middle of God's plan for my life is the most exciting aspect of being alive that I can ever imagine.

Do we lack joy? It's one of the great blessings of giving. Giving is becoming like our Father. It isn't just God's way of raising money—it's his way of raising children.

Someone told me, "God says not to give if you can't give cheerfully. I can't give cheerfully so I don't give!" God wants us to be cheerful, yes, but he also wants us to be obedient. The path to cheerfulness is not by abstaining from giving, but giving even when we don't feel like it. If we're not cheerful, the problem is our heart, and the solution is redirecting our heart, not withholding our giving. Our heart follows our treasures (Matthew 6:21). Put your treasures in God's kingdom, and a cheerful heart will eventually follow. God also loves an obedient giver.

9. Give Worshipfully.

Cornelius is described as "devout and God-fearing," one who "gave generously." When an angel of God appeared, he said to Cornelius, "Your prayers and gifts to the poor have come up as a memorial offering before God" (Acts 10:1-4). Cornelius worshiped God through giving. Because of that, God thought of him with special fondness.

When Paul describes the sacrificial giving of the Macedonian saints he writes, "They did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will" (2 Corinthians 8:5). Giving should be directed toward God before anyone else.

Challenging the Corinthians to give like the Macedonians, Paul points to the basis of all Christian giving: "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich" (2 Corinthians 8:9). The climax of two powerful chapters on giving isn't "Thanks for your philanthropy" but "Thanks be to God for his indescribable gift!" (2 Corinthians 9:15).

Giving is a response of the heart triggered by God's grace. We give because God first gave to us. Karl Barth said it beautifully: "Grace and gratitude belong together like heaven and earth. Grace evokes gratitude like the voice an echo. Gratitude follows grace as thunder follows lightning."⁴

Our giving is a reflexive response to God's grace. It doesn't come out of our altruism—it comes out of the transforming work of Christ in us. Giving is most worshipful not when it's a purely individual matter, as in responding to a mailing or a plea on television, but when it takes place in the gathering of the saints for worship. Jesus said if we're offering a gift at the altar and remember that we have wronged our brother, we are to go and be reconciled before we complete our worship through giving (Matthew 5:23-24). Christian giving is not just individual but corporate. Its relational implications are both vertical and horizontal.

Giving is worship, every bit as much as praying or singing a hymn. My own church has an offering box and passes a plate only on special occasions, but churches need not apologize for making giving a part of the worship service. Although dispensing with passing the plate avoids some of the intrusion of money-consciousness or the danger of showiness, there's also danger in disassociating giving from corporate worship.

If giving as an act of worship is one of the best motives, there are many candidates for the worst. One is giving to get a tax deduction. How would it affect giving if churches and Christian organizations lost their tax-exempt status? We may find out, because the United States is one of the few countries in the world that grants such a status in the first place, and even here it's being challenged. Of course, as long as we have the opportunity to stretch our giving dollars further, it's wise to take advantage of it. But we should never twist a heartfelt act of worship into a mere strategy to reduce our tax liability.

10. Give Proportionately.

When there was an impending famine, “the disciples, each according to his ability, decided to provide help for the brothers living in Judea” (Acts 11:29). God says when it comes to giving, “each one of you should set aside a sum of money in keeping with his income” (1 Corinthians 16:2).

The Old Testament tithe was proportionate, not fixed. If someone earned five hundred pieces of gold, he tithed fifty. But if he earned only twenty pieces, he was required to tithe only two. Tithing was proportionate to income.

But proportionate giving is not equal giving. It’s a much greater sacrifice for someone who earns ten thousand dollars a year to give a thousand than it is for someone who earns eighty thousand to give eight thousand. Although it’s true that the second person is giving away eight times as much as the other, he’s also left with eight times more to live on.

It’s easy for us to describe someone as a generous giver based solely on the amount given, but true generosity is determined by how much a person gives of what he or she has. A financial counselor wrote to me, saying, “I’ve worked with wealthy couples who are making a million dollars a year, with a net worth of \$10 million, but they’re giving \$15,000 a year and feel very generous.” Some people would think that anyone who gave \$15,000 a year must be generous. But not necessarily. It all depends on what’s left.

Seeing rich people throw large amounts in the temple treasury and the widow put in two tiny copper coins, Jesus called his disciples to him and said, “This poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on” (Mark 12:43-44).

The same logic that would automatically consider a gift of \$20,000 or \$200,000 as generous (a perspective that is prevalent among churches and ministries) would have to conclude, on the same basis, that the poor widow wasn’t generous because she only gave two coins.

God looks not only at what we give, but also at what we keep. The less we have left, the more we have given. Consider the appropriateness of a graduated giving percentage that keeps sliding higher as income increases. Suppose a family makes \$40,000 annually and gives 20 percent. Their giving would amount to \$8,000, leaving them \$32,000 to support their lifestyle. Now let’s say that a few years later, their income rises to \$80,000. Without factoring in cost-of-living and tax increases (remembering that giving, at least up to 50 percent of income, nullifies tax liability), they would be able to maintain their standard of living for \$32,000, which would allow them to give \$48,000. Now, instead of giving away 20 percent, they would be giving 60 percent, but their lifestyle would remain constant. In other words, they could dramatically increase their giving without increasing their true sacrifice. When our daughters finished college and got married, Nanci and I were able to give more without it affecting

our standard of living. Our proportion and amount of giving increased, but our sacrifice didn’t.

One person can give \$25 in an act of great sacrifice, whereas another can give a million dollars and not sacrifice at all. If someone makes \$10,000,000 a year, gives away \$9,000,000 and spends “only” the other million on himself we may be impressed, and it may be a relatively wise eternal investment, but is it really sacrificial in God’s eyes? This is one reason why it’s unhealthy and misleading to publicly laud large donors in the Christian community. Often their sacrifice is far less than those whose names will never be known.

One study showed that American households with incomes under \$10,000 gave 5.5 percent of their income to charities, whereas those earning more than \$100,000 gave 2.9 percent.⁵ This disparity shows that true sacrifice in giving typically decreases, not increases, as people make more money.

A. W. Tozer said that God weighs not the size of our gift but the significance of that size in proportion to our giving potential. In *That Incredible Christian*, he writes:

Before the judgment seat of Christ, my service will be judged not by how much I have done, but by how much I could have done. In God’s sight, my giving is measured not by how much I have given, but by how much I could have given and how much I had left after I made my gift.⁶

Believers, as they sense God’s direction, can increase the proportion of their giving as God blesses them financially or as they learn to trust him more. Hence, over the years, many believers give a higher and higher percentage to the Lord. Nanci and I live comfortably, and we know we don’t need more than a certain amount to live on. What comes in beyond that goes to God’s kingdom.

11. Give Quietly.

Jesus says, “Be careful not to do your ‘acts of righteousness’ before men, to be seen by them. If you do, you will have no reward from your Father in heaven” (Matthew 6:1). The illustrations that follow include prayer and fasting, but begin with giving. When you give to the needy, he says, don’t announce it, as do the hypocrites, who want to be honored by men. Instead, give quietly, not telling anyone, “so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you” (Matthew 6:4).

I read of a New York fund-raising dinner where people stood up to identify themselves and make pledges to a charitable cause. One man rose, gave his name, his wife’s name, the name of his business, its location, and the kind of

God looks not only at what we give, but also at what we keep.

merchandise he sold, then loudly announced, "We want to give \$5,000 anonymously."⁷

Showiness in giving is always inappropriate. But sometimes our acts of righteousness will be seen by men and even *should* be. The world will know we are Christians by our love for each other (John 13:35), but our acts of love must be visible, just as they were when the early Christians sold their property and gave away the proceeds to meet each other's need. Earlier in the same sermon where he says we're not to give in order to be seen by men, Christ commands us, "Let your light shine before men, that they may see your good deeds and praise your Father in heaven" (Matthew 5:16).

How can we reconcile these commands? We do so by realizing that Christ's point is about our motives: Don't do a righteous act in order to impress people. But when you do a good work, use that opportunity to bring praise to God. What Jesus objects to is not that men would know we give, but that we would give to impress men rather than to please God.

The same principle applies to prayer. Jesus tells us to pray in secret, and God will reward us for that (Matthew 6:6). Yet gathering for group prayer is certainly important (Matthew 18:19-20). God wants us to pray secretly sometimes but not others. He also wants us to give secretly sometimes but not others. It all comes down to the motives of our heart.

Studies show that people give more when they get public recognition—but in the Church is that the right thing to do?

Many Christian organizations and churches put contributors' names on plaques, bricks, pews, and cornerstones. They publish donor lists and name schools and buildings after patrons. This surely encourages the very thing Jesus condemned. It's hard to understand how we could read this passage and still continue these practices. What are we thinking? By granting the reward of human recognition, we deprive givers of the one reward that would count for eternity: God's reward. (This practice will be considered more thoroughly in chapter 15.)

Studies show that people give more when they get public recognition—but in the Church is that the right thing to do? During a building project years ago, our church elders were considering whether to offer to put givers' names on individual bricks. One of the elders said, "If we do that, I hope those people really like bricks, because if that's why they give, it's the only reward they're going to get." Eventually we decided against the idea, because we thought it would tempt people to give for the wrong reasons—and would thereby remove God's blessing from that building project.

In some circles, "giving" is merely the price of admission for social status. Many people's businesses have flourished more than the value of their giving through the publicity their giving produces. If this is their motive, then their "giving" is merely a business expense.

I'm always amused at companies that purchase television airtime for \$100,000 to make a big deal out of giving \$10,000 to needy kids. Why not just give \$110,000 to help the kids and shut up about it? What they're doing is not about giving—it's about self-promotion for the purpose of financial gain.

Some use giving to purchase recognition, while others use it to purchase control. They give with strings attached, pulling this string and that, leaving the recipient organization afraid not to comply since it will mean losing future gifts. This is the stockholder mentality. It's common in local churches where the wealthy can wave their money and lobby for what they want, or strike back by withholding their giving when they don't get their way. At a church where there was disagreement over who should serve as a new pastor, one board member said, "I've poured a lot of money into this church, and I intend to get the pastor I want." In the truest sense, of course, this man wasn't giving money to God or the church. He was spending money, under the guise of giving, to purchase control and ego enrichment. God wants quiet and humble givers, not self-serving power brokers.

The best way to avoid exalting givers is to avoid knowing who they are in the first place. There are many reasons for keeping giving anonymous. Most churches have one or two financial secretaries who record donations for tax purposes. These people are the only ones who know who gives what. Other times one or more pastors, elders, or deacons are also aware of giving levels. In one church, the pastor personally sends his thanks for the exact amount given during the year, making a point of the fact that he knows exactly who has given how much. This is standard practice in Christian parachurch organizations where large donors receive personal letters, special mailings, phone calls, and other forms of reward and wooing. Of course, parachurch ministries are not entrusted with shepherding the flock, whereas local churches are.

There are several reasons why I believe that no one in church leadership should know who's giving what. If leaders know how much people give, they'll be tempted to show preference to big givers and neglect those who give less. This is the very trap Scripture warns against, calling it "favoritism" and "evil" (James 2:1-5). Also, it puts leaders in a position of judging others with incomplete knowledge. They may conclude that some people are unspiritual and others are spiritual, without knowing the whole story. (Again, this is different in parachurch ministries, because there is limited direct contact between most ministries and many of their supporters. Consequently, the circumstances do not exist for givers to be compared as readily as they might be in a church, and conclusions are rarely drawn about nongivers.) In some cases, church leaders' judgments may be accurate, but still unhealthy. Those who have served as

The best way to avoid exalting givers is to avoid knowing who they are in the first place.

financial secretaries carry the burden of knowing when vocal church members whom everyone admires give nothing to the church.

The most important reason for anonymous giving is to remove or at least minimize the temptation to give in order to impress others. If the pastor or the board knows how much I give, I may give in order to impress them. But if I do, Jesus says, I have my reward and will receive none from him. When I give at my church, I'm grateful there are only one or two people I could be tempted to impress. The fewer the better.

One of the great tests for Christian leaders is whether we can trust God to provide financially without courting or favoring big donors. And perhaps the greatest test for givers is whether we are able to give of ourselves and our resources without getting the credit, concerned only that God gets the glory.

For misrepresenting their giving, God struck Ananias and Sapphira dead (Acts 5:1-10). Keep in mind that they were generous donors. Many Christian ministries today would pay their way to a donors' conference in a gorgeous hotel in the Caribbean or name a new building after them. If we are tempted to exaggerate our giving or make it appear we're making more sacrifice than we are, we should take seriously what God did to Ananias and Sapphira!

The Master says, "Well done" to the servant, not for being well known or popular or for getting his name engraved on cornerstones and having buildings named after him. Rather he commends him for being "good" and "faithful." When we're true servants, it isn't about us. We're like the ox grinding out the corn. We don't own the corn, and we don't get credit for growing it. We just do our job and get to eat some of it, and we're grateful for that. Recognition isn't what it's about. Slaves think about their master's reputation, not their own.

I have no desire to lose my future reward from God by calling attention to myself now. Nevertheless, Scripture does show there is encouragement in believers seeing God at work in the giving of other believers (1 Chronicles 29:6-9; 2 Corinthians 8:1-7). I've been encouraged and stimulated to give as I've heard the giving testimonies of others. For this reason I sometimes tell our giving story, as I have at places in the book, hoping it will benefit others. If the reason for my giving is in order to get the readers' approval, however, I will forfeit my reward. (See appendix E, "Should Giving Always Be Kept Secret?")

GOD'S PROVISION FOR THE GIVER

In many cases God blesses us financially when we give generously (Proverbs 11:24-25). Jesus says, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38). The apostle Paul says: "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Corinthians 9:6).

Whether or not you're a giver, you have considerable material blessings

from God. Have you ever asked yourself, "Why has he provided so much?" You don't need to wonder. God tells us exactly why he provides us with more money than we need:

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that . . .
(2 Corinthians 9:10-11)

So that what? How will he finish this sentence? How you finish the sentence is one of the most important decisions you will ever make. Prosperity theology would finish it like this: ". . . so that we might live in wealth, showing the world how much God blesses those who love him."

But that isn't how Paul finishes it. He says, "You will be made rich in every way so that you can be generous on every occasion" (italics mine). God doesn't make us rich so we can indulge ourselves and spoil our children, or so we can insulate ourselves from needing God's provision. God gives us abundant material blessing so that we can give it away, and give it generously.

When God provides more money we often think, *This is a blessing*. Yes, but it would be just as scriptural to say, "This is a test."

Abundance isn't God's provision for me to live in luxury. It's his provision for me to help others live. God entrusts me with his money not to build my kingdom on earth, but to build his kingdom in heaven. Paul encouraged the church to give to the needy in Jerusalem: "At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: 'He who gathered much did not have too much, and he who gathered little did not have too little'" (2 Corinthians 8:14-15).

Why does God give some of his children more than they need and others less than they need? He does it to teach his children to help each other. God distributes wealth unevenly, not because he loves some of his children more than others, but so his children can distribute it to their brothers and sisters on his behalf. He doesn't want us to have too little or too much (Proverbs 30:8-9). When those with too much give to those with too little, two problems are solved. When they don't, two problems are perpetuated.

We need to envision what our gifts do for the recipients. One giver wrote to me, "My greatest joy in giving is seeing the fruit of the gift. Seeing people blessed, seeing Bibles printed and distributed, seeing missionaries going to the field. The giving itself is a blessing, but the deepest levels of joy come when I see the fruit." This is one reason that I recommend people take trips that allow

God entrusts me with his money not to build my kingdom on earth, but to build his kingdom in heaven.

them to see some of the faces and meet some of the people touched by their giving. Hugh Maclellan Jr. says he was hooked as a giver when he saw firsthand what God was really doing through missions work. Hugh says, "I knew that's where I wanted to put my money—where it would make a difference for eternity."

Are you eager to plant God's money in the field of a world that needs Christ? Does the thought of giving to what will count for eternity make your spine tingle? Does storing up treasures in heaven make your heart leap? If we understood the out-of-this-world returns on our investments in others, we'd join the Macedonians and beg for the privilege of giving.

R. G. LeTourneau understood God's purpose for blessing him financially. An inventor of earthmoving machines, LeTourneau reached the point of giving 90 percent of his income to the Lord. As he put it, "I shovel out the money, and God shovels it back—but God has a bigger shovel."

My family has experienced God's "bigger shovel," his abundant material provision to the giver. In some cases it's obvious—such as an unexpected check in the mail or being given something just when we thought we'd have to buy it. One time when we really needed it, it came in the form of discovering an error we had made in the figuring of our bank balance.

In other cases, God's provision is less obvious but equally real. A washing machine that should have stopped a decade ago keeps on working. A car with 200,000 miles on it runs for two years without so much as a tune-up. A checking account that should have dried up long before the end of the month somehow makes it through. As God miraculously stretched the oil and bread of the widow in Elisha's day, and as he made the clothes and sandals of the children of Israel last forty years in the wilderness, I'm convinced he sometimes graciously extends the life of things that would normally have to be replaced.

We often thank God for his behind-the-scenes provision, including preventing accidents and incidents that would have been costly. God provides not only in what he gives us, but at times in what he keeps from us. Have you ever noticed that excess money just seems to dissipate in a multitude of directions? When the Israelites were building their paneled houses and God's house was in ruins, God said to them, "Give careful thought to your ways. You have planted much, but have harvested little. . . . You earn wages, only to put them in a purse with holes in it" (Haggai 1:5-6). God said that because the nation of Israel had given to themselves and not to him, he had minimized and dissipated their profits so they didn't come out ahead (Haggai 1:9-11). We need to give careful thought to our ways, asking ourselves if we'd do better to give more to the Lord and ask him to maximize what we keep. That's so much better than trying to hang on to more, only to watch it leak out of our pockets.

In 1988, Nanci and I sensed God's leading to take our daughters, Karina and Angela, and spend two months visiting our church's missionary families in

Africa and Europe. Our church wanted to pay my way, but when we figured how much it would cost for the rest of the family, it was prohibitive. I felt strongly that my family should be with me, but there was just no way to do it. In another situation, we might have seen this as God's way of saying no; but in this case we sensed his direction to move forward. We deliberately didn't announce our intention to go for fear the announcement itself would bring funds in. We wanted to see God provide in other ways.

As we saved for the trip, remarkable amounts of money began to appear. Most of the funds came from unexpected sources. Beyond all this, every month we found we were saving far more than we should have been able to. There were no extra expenses draining our funds.

We'd determined not to reduce our giving. Although we would never touch the tithe, we were tempted to rationalize using some of our extra monthly freewill giving to pay for our trip—after all, it was for a missionary purpose! But this didn't seem right.

Two weeks before the trip, an amazing amount of money had come in, but we still lacked a thousand dollars. Meanwhile, there was a special missionary offering at church. We determined to give substantially to this offering, above and beyond our normal giving. It "didn't make sense," but we knew it was right. No one who has seen God work will be surprised to hear that within a week of the trip he gave back not only the money we had given but over a thousand dollars more, enough to give some back to him once more before getting on the plane.

We looked back at the trip and realized that, humanly speaking, we shouldn't have been able to accumulate the needed funds. But God provided abundantly.

As we learn to give, we draw closer to God. But no matter how far we move on in the grace of giving, Jesus Christ remains the matchless giver: "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich" (2 Corinthians 8:9). No matter how much we give, we can never outgive God.

IS IT APPROPRIATE TO TEACH GIVING TO THE POOR?

A fine brother who ministers faithfully in a poor country asked me this question:

I wonder if people in this country would just tune me out if I spoke on the subject of giving. Pastors here don't really expect many people to tithe, because some people in their congregations only make between \$4 and \$9 per month. Is it cruel to preach to them about giving?

The biblical principles of giving are universal, timeless truths that God taught to the poorest Israelites and to the predominantly poor New Testament

saints. Giving brings to people not only future reward, but also present fruits, purpose, and dignity.

In my experience, poor believers would never tune someone out for teaching about giving, any more than other biblical subjects. God knows exactly what's best for them, and he gave them the Bible. What God teaches about money and possessions was not written for wealthy Christians in North America, but for all people in all times in all places. Jesus didn't elevate the rich fool but the poor widow, setting her up as a model for giving.

Second Corinthians 8–9, the longest passage on giving in the Bible, starts by focusing on the Macedonians who lived in “extreme poverty,” yet who gave not simply according to their means but “beyond their ability.” Paul speaks of the “overflowing joy” connected with their generosity, and how they begged for “the privilege” of giving. This has direct application to the question asked by the missionary. We certainly should not deprive these poor believers of the privilege of giving by withholding from them the principles of giving that God intended for poor Christians just as much as for rich ones. Widows and the poor were not only recipients of gifts. The poor widow was Christ's model for giving.

So would it be cruel to preach about giving to poor people? On the contrary, it would be cruel not to preach about giving. If we withhold part of the whole counsel of God, we act as his editors rather than as his messengers. Remember, it's not the poor who are an anomaly among Christians. It's rich people—like us—who are the exception. Today's poor join ranks with most Christians down through the ages, in countless places, including many who have been persecuted.

If the people make only between \$4 and \$9 a month, then the tithe would be only 40 to 90 cents. That may seem like a lot, but God promises his blessing and provision. God blesses giving, and when we hang on to what is his, it's never in our best interest. We have it backwards. The poor are not hurt by giving; they are helped by giving. God says, “Test me in this, and watch me provide” (Malachi 3:10, my paraphrase). Jesus said, “Give, and it will be given to you. . . . For with the measure you use, it will be measured to you” (Luke 6:38). If we don't teach people about giving, we deprive them of what God would have provided if they had learned to become givers.

Of course, we need to carefully distinguish this teaching from the health and wealth gospel, making sure our illustrations and examples are commensurate with their means and opportunities within their economy. But God has called today's poor to give, just as he called the poor widow and the poverty-stricken Macedonians to give. Who are we to withhold God's promises and this wonderful privilege from those who need it most?

Brian Kluth taught stewardship and giving to evangelists and church leaders in India. At the end of the course, a thirty-seven-year-old Indian evangelist wrote this response:

Satan always tries to stop us from giving to God, because he does not want God's kingdom and people to prosper. Through our giving we must rebuke Satan and make it a financial priority to give to God first (even if we only have meager resources). We must also be very faithful in all of our financial matters. When a man loves money more than God, he always misuses God's money. That is why it is so important for us to make our first priority to give to God. We need to use the money God entrusts to us for the extension of his kingdom on the earth.

Nearly every testimony from those attending the conference—all of whom live way below America's poverty level—could have been spoken by Western Christians. Why? Because these are timeless truths and cross-cultural principles. The culture in which Scripture was written was much closer to today's Two-Thirds World cultures than to those in the United States, Canada, Britain, and other industrialized nations.

ASKING GOD ABOUT OUR GIVING

Hugh Maclellan Jr. directs the Maclellan Foundation, a third-generation effort that supports missions across the globe. Hugh seeks to give away a yearly minimum of 70 percent of his personal income. He breaks down his giving into different categories, starting with a tithe to his local church and widening out to other ministries. He makes substantial gifts that he believes have a chance to make a long-term kingdom impact. The Maclellan Foundation tries to put as much thought and research into where their money goes as mutual fund investors do. “Why not?” they reason, since they're seeking to invest not just on earth, but also in heaven, not just for a moment, but for eternity.

Hugh says, “I want my life to bear fruit that will last.” He adds, “Meet with God to determine what his giving goals are for you. Not just your goals, but his goals for you to carry out as his steward. Then ask him to give you the particular passion to burden you for giving to certain kinds of ministries. Also ask yourself, ‘What are the barriers that keep me from being a generous giver?’ Ask God to deal with you in those areas. He will!”

We're told to examine ourselves and test ourselves (2 Corinthians 13:5). David prayed that God would search his heart and test him, then show him anything he needed to repent of and change (Psalm 139:23-24).

I'll end this chapter with forty questions that each of us can ask God about our giving. You may wish to read them through for their cumulative effect, or just read one or two at a time. Ask them honestly of God over a period of weeks. After taking these to the Lord, just between you and him, you may wish to discuss them with others. Perhaps, like me, you'll want to come back to these questions periodically.

FORTY QUESTIONS TO ASK GOD ABOUT YOUR GIVING

1. Father, with the financial assets and opportunities you've entrusted to me, have you raised me up for just such a time as this? (Esther 4:14). Have you called me to join a great team of your children in freeing up money and possessions to reach out to the needy and fulfill the great commission?
2. Is the fact that you've entrusted me with so many resources an indication that you have given me the gift of giving and want me to learn to exercise it more frequently and skillfully?
3. What am I holding on to that is robbing me of present joy and future reward? What am I keeping that's preventing me from having to depend on you? What am I clinging to that makes me feel like I don't have to depend on you to provide, like I used to before I had this much? What do you want me to release that could restore me to a walk of faith?
4. In light of 2 Corinthians 8:14 and 9:11, do you want me to assume that each financial blessing you entrust to me is not intended to raise my standard of living but to raise my standard of giving?
5. Am I being held in orbit around the mass of treasures I've stored up? Have I overaccumulated? Have you multiplied "my" assets not so I would stockpile them, but so I would distribute them to the needy?
6. Where in the world (and in my community) do you want me to go, to see, and participate in Christ-centered ministries meeting physical and spiritual needs?
7. Am I treating you as owner and CEO/CFO of "my" assets, or am I treating you merely as my financial consultant, to whom I pay a fee (of 10 percent or greater)?
8. When I make a list of all the assets you've entrusted to me and ask what you want me to give away, is there anything I'm leaving off the list? Is there anything I'm treating as if it were untouchable, as if it were mine and not yours? Do my retirement funds belong to you too? What doesn't?
9. Do you want me to set a basic level of income and assets to live on, then give away whatever you provide beyond that (regardless of whether that's 50 percent, 90 percent, 99 percent, or more)?
10. How can I be sure that the assets you've entrusted to me will serve you after my death? How do I know that those to whom I leave them, or those to whom they leave them, will use them for your glory? If I want money to go to your kingdom later and it's more than I presently need, why wouldn't I give it to your kingdom now?

11. If the world and everything in it will burn at your second coming (2 Peter 3:10-13), will my assets, accounts, and the holdings I've stored up on earth be wasted if you return in my lifetime? Once my present opportunity to give is lost, will I get a second chance? Do you want me to adopt a "use it or lose it" approach to my current opportunities for eternal investment?
12. Once they've finished college or are working on their own, would inheriting wealth (beyond items of special sentimental and heritage value) help my children's eternal perspective and walk with God? Or would it have a corrupting influence on their character, lifestyle, work ethic, or marriage?
13. If my children would resent my giving money to your kingdom instead of leaving it for them, does that indicate they're not qualified to receive it? If so, why would I give them your money? If my investment manager died, what would I think if he left my money to his children? Does the fact that you entrusted your money to me, not others, indicate that you want me, during my lifetime, to invest it in eternity? Will you, in turn, provide my children with the money you expect them to manage?
14. What's the eternal downside to giving now? What's the eternal downside of delaying giving until later? Am I really in danger of giving too much too soon? Or is the only real danger giving too little too late? If I give away most of my assets now, what will I have available to give later?
15. If I don't give something now, is it possible I may no longer have it to give later?
16. If I don't give something now, is it possible I may die before I get a chance to give it later? If my desire is to give it away before I die and I can't know when I'll die, should I give it now?
17. If I don't give it now, am I in danger of my heart getting further wrapped up in earthly treasure, rather than in heavenly treasure? (Matthew 6:21). Will the same heart that's prompting me to give today later persuade me to keep something because I ignored your prompting to give?
18. Because I have no choice but to leave money behind when I die, is it really "giving" to designate money to ministries in my will? (Although these may be the wisest places to leave my assets—and all of us will have some assets remaining at our death—it involves no sacrifice or need for faith.) Will I rob myself of joy and reward and rob you of my trust by holding on to significant assets until death that I could have given while I was still alive?
19. In James 4:13-17, you tell me I can't know how much money I can

- make (or lose) tomorrow, or even whether I'll be here. Is it presumptuous of me to accumulate a large amount of "Confederate money" that may not be used for you in the future, when it could definitely be used for you in the present?
20. When I stand before your judgment seat, would you ever say to me, "You blew it—you sold those shares and gave them to feed the hungry and evangelize the lost, and then two years later the market peaked"? Or would you say, "Well done, my good and faithful servant"?
 21. Can you produce higher eternal returns from money I give to you today than Wall Street can? Can anything match your promise of a hundredfold return (10,000 percent)?
 22. Is it ever wrong to give to you now rather than wait until later? If Christ commended the poor widow in Mark 12 for giving to you everything she had—considering her faithful, not irresponsible—how much would I have to give away before you would consider me irresponsible?
 23. Do you want me to set up a foundation or give money out as you bring it in? If I have a foundation, do you want me to give assets away now, or implement a phase-out plan so the principal doesn't end up wasted at your return?
 24. Because you called the rich young ruler in Matthew 19:16-30 to give away all that he had and follow you in faith, is it possible you might call me to do the same? Do you want me to ask you?
 25. Why do I want to hold on to my wealth? Am I trying to prove something? What am I trying to prove—and to whom? Is it pride? power? prestige? selfishness? insecurity? fear? Am I a control freak? Or is it just because possessiveness is normal in our society, and I'm merely going with the flow? Do you want me to go with the flow or do something different—maybe radically different?
 26. Am I living to hear others say of me, "He [or she] is a great success" or to have you say to me, "Well done, my good and faithful servant"?
 27. Instead of asking "Why should I give this away?" do you want me to ask "Why shouldn't I give this away?" Should I put the burden of proof on *keeping* rather than on *giving*? When money comes in, which should be the rule and not the exception: *giving* or *keeping*? Unless there's a compelling reason to keep, should I normally give?
 28. Am I hanging on to money excessively as a backup plan in case you fail me? Is my fear of dire health catastrophes and old-age scenarios creating an inertia in my giving, because I imagine I must provide everything for myself if something goes wrong? Considering that

- the vast majority of people in history and most in the world today have nothing stored up for retirement, am I preoccupied with putting too many treasures in retirement funds? Are you calling me to work without a net—or with less of a net—trusting you'll catch me in case of a fall?
29. Has Money become my idol? Are material assets competing with you for lordship over my life? Is generous giving your lifeline to rescue me from bondage, your leverage to allow me to tear down the idols? If materialism is the disease, is giving the only cure?
 30. I want to submit everything to your review and ask you to guide me as to what I should do with your money and possessions. What specifically am I hanging on to that you want me to give away?
 31. Am I giving your money to people of weak character and materialistic values? Although they may be good causes, are the Humane Society or opera as close to your heart as evangelism, church planting, and helping the poor? Do the ministries I'm supporting financially help the poor in Christ's name, not just in the name of humanitarianism? Is the gospel offered to dying people once they've been fed?
 32. How can I better communicate with and pray with my spouse so we can walk together down this exhilarating road of giving, leading each other and not leaving the other behind?
 33. What am I doing to train my children to be generous givers—not just donors, but disciples?
 34. What handful of people in my unique sphere of influence do you want me to pray for and talk with about generous giving? Have you called me to mentor others in giving, that they may end up giving more than I do? In helping someone become a great giver, will I be like the man who led D. L. Moody to Christ?
 35. What giving-oriented, mission-oriented, and eternity-oriented books and magazines can I pass on to those in my sphere of influence? What tapes or videos can we listen to and watch together?
 36. What simple reminder of God's call to stewardship and giving can I make for myself, then pass on to others? Maybe I can give them something to put in their Day-Timer or on their PalmPilot, in their wallet or Bible, on their dashboard or refrigerator or exercise machine, such as a business card or a bookmark with central verses such as Deuteronomy 8:17-18 or Matthew 6:19-21.⁸
 37. What can I set up to provide a discussion forum concerning stewardship and giving? A dinner? A weekly breakfast? A weekend retreat? A weekly study using *Money, Possessions and Eternity, The Treasure Principle*, or materials from Crown Ministries?⁹

38. What conferences can I invite others to attend? What ministries can I introduce others to? What vision and ministry trips can we go on together?
39. How can I help my pastor(s) encourage biblical training in stewardship and giving and assist them in creating an open church dialogue regarding lifestyle choices and kingdom investments?
40. Five minutes after I die, what will I wish I would have given away while I still had the chance? Would you help me spend the rest of my life closing the gap between what I'll wish I'd given then and what I'm actually giving now?