

# Foundations Lesson #19

## Stewardship, Tithing, and Giving

David Livingstone once said, "I will place no value on anything I may possess except in relation to the kingdom of Christ. If anything I have will advance the interests of that Kingdom, it shall be given away or kept only so that by giving or keeping it, I may promote the glory of Him, to whom I owe all my hopes in time and eternity." An unknown author wrote, "The person who dedicates his money to God is dedicating himself – the fruit of his time, talent, and energy. One who fails to dedicate his money **has not fully committed himself to God.**" As we can see from the two quotes above, how we handle our money and our possessions is highly important to God.

**Lk. 16:10-12** [Jesus speaking] "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

These verses show us some of what's at stake in how we handle the money and possessions God has entrusted into our care. The big issue is: Can he trust us?? And the answer to that question has huge implications. How we handle "worldly wealth" seems to be a determining factor in whether or not we receive "true riches." Now these "true riches" are not defined, but whatever they refer to is obviously far more valuable than the money and the wealth that we are handling now, which should help us realize that what we're doing now has massive implications for the future, and it has massive implications for our relationship to **The Almighty** here and now. We can please God or displease God here and now by the way in which we handle worldly wealth. We can receive fewer "true riches" or greater "true riches" by how we handle worldly wealth today.

With that in mind, let's look at Roman Numeral number one on our outline, stewardship. And the main truth we need to understand is that God owns everything.

**Ps. 24:1** The earth is the LORD's, and everything in it, the world, and all who live in it.

Does that mean that the chair you are sitting on belongs to God? that it's actually his? Yes it does. Does that mean that the people of the unreached tribes in Papua New Guinea who have never heard the gospel message actually belong to God? Sure it does. It says, "The earth is the LORD's, and everything in it, the world, and all who live in it." It belongs to God. He is the owner of it all.

**Ps. 50:9-12** I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.

God is speaking and he says, "It's all mine."

**Hag. 2:8** 'The silver is mine and the gold is mine,' declares the LORD Almighty.

**Jn. 3:27** To this John replied, "A man can receive only what is given him from heaven.  
**Jn. 3:27 (GNB)** John answered, "No one can have anything unless God gives it to him.

**I Co. 10:26** for, "The earth is the Lord's, and everything in it."

So the first truth that we need to understand and embrace when it comes to stewardship is that God owns everything. The second truth we need to understand is a direct consequence of the first truth, and it's this: We are managers, or stewards, who will be required to give an account of our management. In other words, whatever possessions we may have don't actually belong to us, they belong to God. He owns them. They're his. God is letting us use them, and the way we use them can either please God or displease God. So when our life is over, we will have to give an account to **The Almighty** of how we managed his possessions for him. He let us use them, but we will be held responsible for whether or not we used them the way He wanted us to use them.

For example, Jesus tells the Parable of the Talents. You can read it in Matthew's gospel chapter 25 beginning in verse 14. In that story, a man goes on a journey, but before he leaves, he calls his servants together and entrusts his money into their care. He gives each servant an amount of money that he believes they can handle; some get more, some less. Then when he gets back from his journey he calls his servants in and they have to give a report on how they handled his money. Those who handled it well get rewarded, and the guy who did nothing with that money gets thrown out.

That story is a picture of our lives. In this life, God has entrusted us with some of his property. He has invested things into our lives. But because it all belongs to him, not to us, we will have to one day, stand before him and give an account of what we did with the things he entrusted into our care. Those who have managed his property well will be rewarded. And those who did not please Him will suffer the consequences. So, as our outline says, we are managers, or stewards, who will be required to give an account of our management.

**Mt. 18:23** [Jesus speaking] "Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants.

I won't read the next two passages on the outline from Matthew chapter 25. But I would encourage you to read them carefully on your own. Both of them give us powerful pictures that show us that we will have to give an account for our lives to the King of the Universe.

**Ro. 2:6-11** God "will give to each person according to what he has done." To those who by persistence in doing good seek glory, honor and immortality, he will give eternal life. But for those who are self-seeking and who reject the truth and follow evil, there will be wrath and anger. There will be trouble and distress for every human being who does evil: first for the Jew, then for the Gentile; but glory, honor and peace for everyone who does good: first for the Jew, then for the Gentile. For God does not show favoritism.

**II Co. 5:9-10** So we make it our goal to please him, whether we are at home in the body or away from it. For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.

So again, there are possessions that we have in this life. But because we don't own them, God does, we will have to give an account to him when we're all done of how we managed that which belonged to him. The best picture of this arrangement in Scripture comes from Genesis chapter 39, where Joseph is serving in the house of Potiphar.

**Gen. 39:1-8** Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh's officials, the captain of the guard, bought him from the Ishmaelites who had taken him there.

The LORD was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned.

From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field. So he left in Joseph's care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate.

Now Joseph was well-built and handsome, and after a while his master's wife took notice of Joseph and said, "Come to bed with me!"

But he refused. "With me in charge," he told her, "my master does not concern himself with anything in the house; everything he owns he has entrusted to my care.

What was Joseph managing for Potiphar? Everything. Of all that Joseph was managing, how much did he own? Absolutely nothing. If Potiphar had told Joseph to take off his sandals and give them to one of the other servants, he would have had to do that. Joseph didn't even own the clothes on his back or the sandals on his feet. But he managed everything. In the same way, we don't even own the clothes on our back or the shoes on our feet, we are managing these things for the One who owns them all, the King of the Universe. And when we're done, He will judge how well we managed his possessions.

When I try to illustrate this truth in a Sunday morning sermon, I get a plastic zip-lock bag and I put 100 M&Ms in it, 50 of them green and 50 of them red. Then I find some young person, preferably a teenager, and ask them to come up to help me. I inform them that the red M&Ms belong to me but the green M&Ms are theirs – they can do with those green M&Ms whatever they want. Then I hand them the bag and I tell them that I want 5 red M&Ms. After they give me 5 red M&Ms, I have them give away various numbers of red M&Ms to various people in the congregation. Then I tell them that I want 5 green M&Ms. Usually, someone will object, whether the teenager or someone in the congregation, and I try to get them to voice their displeasure nice and loud. Once everyone has sufficiently heard their objections, I give the teenager all the remaining M&Ms to keep and thank them for having helped me. Then I preach that the main reason people fail to obey God in the area of finance is that they believe their money is green M&Ms not red M&Ms. In other words, people dishonor and disobey God in the area of their finances and possessions almost always because they have not believed, they have not accepted, they have not understood, they have not become convinced of the truth that everything they have **belongs** to God. They still think it's theirs. So when God says to give some away, they raise objections. They have an attitude of "Who are you, God to tell me what to do with **my** finances, with **my** possessions. It's all **mine**."

Please hear me. The heart that is beating inside your chest right now, even that doesn't belong to you. You didn't make it. God did. It's his. So is everything you think you own. We are managers not owners. If you view yourself as an owner and not as a manager, you will not have the interests of the real Owner in mind when you manage his stuff. The colors of the M&Ms I select is calculated. Green stands for envy and red for the blood of Christ. Let us always have the best interests of our Lord and Savior in mind with everything of his that we are managing. And that's called "stewardship." That's the Bible name for what we're talking about.

Let's say you go into your garage and build a 10' by 10' table, put sides on it, enclose it, and put a colony of ants into it. You make sure the ants have all the food they need, all the right kinds of soil, all the water, and you take excellent care of them. Then if you see one ant grabbing something away from another ant, you might get a little upset with the grabbing ant. You might even say – not that the ants could hear you – "Hey, I gave all you ants more than enough. Stop that. Remember, I could squish you if I wanted to..." Have you ever considered that there is similarity between our having created a habitat for the ants and God having provided everything for us?

Several years ago there was a man in the congregation who told me squarely, "Everything I have I worked hard to get. It's mine. My blood, sweat, and tears went into it. I have the right to do what I want with it." But what does the Scripture say?

**Dt. 8:17-18**

[Moses speaking to Israel] You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he

who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

God gave us the strength, the ability, and the wisdom to earn it. God gave us the other people who were willing and able to pay us to work for them. God put us at the right place at the right time to make it all happen. Let's be careful to acknowledge Him as the true owner of all things. No one can have anything unless God gives it to him.

## Foundations Lesson #19

### Stewardship, Tithing, and Giving, Part Two

Going on to Roman Numeral number two on our outline, let's now look at the practice of tithing. In order to talk about the tithe, we first need to take a look at something called the sacred portion. Ownership is defined in two ways: who is it that has the right to use the property which is owned and, more importantly, who is it that is not allowed to use the property that is owned. So if Demetrius owns a tan pickup truck – he paid for it, and he has the title to it – then he is able to use it when he wants to. But, more importantly, he has the right to tell other people that they can't use that tan pickup truck. He has the right to restrict other people from using it. Why? Because it's his. They can't use it unless they first get his permission. So if somebody rightfully tells you that you can't use the green thigamawob that's in front of them, you know that they own it.

We see God doing something very similar with the man and the woman in the Garden of Eden right from the very beginning. He defines ownership for them. How does he do it? Let's read from the book of Genesis, chapter two:

**Gen. 2:15-17** The LORD God took the man and put him in the Garden of Eden to work it and take care of it. And the LORD God commanded the man, "You are free to eat from any tree in the garden; but you must not eat from the tree of the knowledge of good and evil, for when you eat of it you will surely die."

Verse 9 of this same chapter tells us that the tree of the knowledge of good and evil was placed by God in the **middle** of the Garden – not on the outskirts but right in the center. What's the significance of the man & the woman (and their descendants) not being able to eat from a tree at the very center of the garden? It was there to remind them that the One who **owned** the garden – who had the right to tell them what they could and could not use – had instructed them that the fruit of that tree was forbidden. The fact that they **couldn't** eat from that tree reminded them constantly that they didn't **own** any of the garden. So that's referred to as a sacred portion. The sacred portion is something that is off limits to us, and it serves to remind us that the One who owns everything has said that we may not use it, that we may not benefit from it. So our not being allowed to use the sacred portion should help us to recollect that we don't own any of the rest of what we do get to use either.

There have always been consequences to not acknowledging God's ownership of everything. In the Garden of Eden, those consequences were severe. The woman and the man disobeyed God. As a result of their sin, they now had a sin nature, they were expelled from the garden, and they suffered other judgments. It doesn't pay to mess with God's sacred portion.

The next example of the sacred portion comes from the book of Joshua. God told the Israelites that He would wipe out the seven nations that lived in the land of Canaan and that He would give their land to the Israelites as an inheritance. He told them that it wasn't because of their righteousness but because of the wickedness of those who lived there that He was giving them the land. And he told them that He was keeping his promise to Abraham, Isaac and Jacob that their descendants would live

in that land as their inheritance.

The first city that the Israelites took was the city of Jericho. Very specific instructions were given about the plunder of that city, as well as the city itself. Let's read from Joshua chapter 6:

**Jsh. 6:17-19, 26** [Joshua speaking] The city [Jericho] and all that is in it are to be devoted\* to the LORD.

(\* **Note:** The Hebrew term translated as “devoted” refers to the irrevocable giving over of things or persons to the LORD, often by totally destroying them.)

Only Rahab the prostitute and all who are with her in her house shall be spared, because she hid the spies we sent. But keep away from the devoted things, so that you will not bring about your own destruction by taking any of them. Otherwise you will make the camp of Israel liable to destruction and bring trouble on it. All the silver and gold and the articles of bronze and iron are sacred to the LORD and must go into his treasury.”

**verse 26** At that time Joshua pronounced this solemn oath: “Cursed before the LORD is the man who undertakes to rebuild this city, Jericho: “At the cost of his firstborn son will he lay its foundations; at the cost of his youngest will he set up its gates.”

Many generations later, we read in I Kings 16:34,

**I Ki. 16:34** In Ahab's time, Hiel of Bethel rebuilt Jericho. He laid its foundations at the cost of his firstborn son Abiram, and he set up its gates at the cost of his youngest son Segub, in accordance with the word of the LORD spoken by Joshua son of Nun.

So here we have a clear illustration of the sacred portion of the promised land. The city of Jericho, the first city taken, was to be completely destroyed. None of the soldiers were allowed to take any of the plunder for themselves. And, for the generations to come, anyone who tried to rebuild the ruins of Jericho would suffer the devastating loss of the oldest and youngest of his sons. That's pretty severe. Why did Jericho have to be handled this way? Because the One who owns all land, the Owner of all things, decreed it to be done that way. He wanted to make sure that even generations later, the Israelites who walked by the pile of rubble that was once known as the city of Jericho would be reminded that their forefathers did not conquer the land by themselves, it was the gift of God. It was the result of the promise of **The Almighty** to Abraham, Isaac, and Jacob. And since He owns all things, He has the right to say that it is never to be rebuilt. It was the first city conquered, and it was not to benefit the humans at all, only as a reminder that there is One far greater and far more powerful than mere humans, and **he** said it was to remain a ruins forever. And **he** has the right to say so, because he is the Owner of it all. Again, the sacred portion is something that is off limits to us, and it serves to remind us that the One who owns everything has said that we may not use it, that we may not benefit from it. So our not being allowed to use the sacred portion should help us to recollect that we don't own any of the rest of what we do get to use either.

Unfortunately, some people didn't take God seriously. Achan son of Carmi of the tribe of Judah took some of the plunder. Joshua and the Israelites stoned him to death as God directed in punishment for his sin. Then, many generations later when Ahab son of Omri was king of Northern Israel, a man named Hiel, who was just down the road from the city of Bethel, decided to rebuild Jericho. He lost his oldest and youngest sons because of it, just as Joshua had declared it would happen. It doesn't pay to mess with God's sacred portion.

The next Biblical example of the sacred portion on our outline involves time. Again, God instituted something very particular to help us remember that all the time that we have is because of His generous provision.

**Dt. 5:12-15** “Observe the Sabbath day by keeping it holy, as the LORD your God has

commanded you. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your ox, your donkey or any of your animals, nor the alien within your gates, so that your manservant and maidservant may rest, as you do. Remember that you were slaves in Egypt and that the LORD your God brought you out of there with a mighty hand and an outstretched arm. Therefore the LORD your God has commanded you to observe the Sabbath day.

So we see that under the old Covenant, under the old Testament, God required every worshiper to observe one day in seven as a day where they were not to do any work, and this day was called the Sabbath day. Under the new Covenant, the new Testament – which we are now under, the observance of the Sabbath day has been fulfilled in Christ.

**Col. 2:16-17** Therefore do not let anyone judge you by what you eat or drink, or with regard to a religious festival, a New Moon celebration or a Sabbath day. These are a shadow of the things that were to come; the reality, however, is found in Christ.

Also in Romans 14:5 and Hebrews 4:6-11 we read about the issue of the fulfillment of the Sabbath day under the New Covenant. I invite you to read those passages at your convenience. However, under the covenant that was established between God and his people at Mount Sinai after the Israelites left Egypt, one day in seven was holy. Why? Because the One who made time said that this one portion of time was not to be used for self. Hands off. No work was to be done on the Sabbath day. It's the sacred portion. So on the Sabbath day the Israelites could worship. On the Sabbath day the Israelites could eat, but they were not allowed to work, and they were not allowed to buy or sell.

Tragically, we see again that the defilement of God's sacred portion brings great consequences. A man was found gathering wood on the Sabbath day, which was a clear violation of God's law. You can read about it in Numbers 15:32-36. He was sentenced to death.

So we see from these three examples in Scripture that the sacred portion was something God instituted which was to remind his people that He was the owner of everything. They got to handle what was left over after the sacred portion was left **unused**, but it all belonged to Him. And their leaving the sacred portion unused was an acknowledgment of His ownership. Not leaving it unused carried significant consequences. With that in mind, let us now turn our attention to the sacred portion of our income. I'm reading from the prophet Malachi, chapter 3.

**Mal. 3:6-12** <sup>6</sup>"I the LORD do not change. So you, O descendants of Jacob, are not destroyed. <sup>7</sup>Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty.

"But you ask, 'How are we to return?'

<sup>8</sup>"Will a man rob God? Yet you rob me.

"But you ask, 'How do we rob you?'

"In tithes and offerings. <sup>9</sup>You are under a curse – the whole nation of you – because you are robbing me. <sup>10</sup>Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. <sup>11</sup>I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. <sup>12</sup>"Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

Here God declares that the Israelites were not bringing the whole "tithe" to God as the law of God had commanded them to be doing. The word "tithe" simply means tenth part, one tenth, or 10%. So the first 10% of each Israelite's income should have been given to God by bringing it into the local

storehouse, but they hadn't been doing that and, apparently, had no plans to start obeying God in that area. So God gave Malachi this message to remind the people of their responsibility, but also to point out the vast difference in the quality of life they would be experiencing if they were to tithe compared to what they were experiencing at the time by not tithing.

So it's clear from God's word that 90% of our income **with** the blessing of God goes farther than 100% of our income **without** His blessing. If we take the sacred portion of our income, the tithe, and give it to God as we should, we acknowledge God as the owner of everything we have, and He in turn blesses us so that we end up better off than if we had used the sacred portion ourselves.

Some people claim that the tithe was something to be done under the old testament law, but that it doesn't apply today, but this is incorrect. Jesus himself said that we should "not neglect" tithing, not "leave it undone". Listen to what he says:

**Mt. 23:23** [Jesus speaking] "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices – mint, dill and cummin. But you have neglected the more important matters of the law – justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

**Lk. 11:42** [Jesus speaking] "Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.

So Jesus himself has said that we should be practicing justice, mercy, faithfulness, and the love of God, but while we are doing that, we should not be neglecting the tithe, not leaving it undone, even when it comes to small amounts of our income like garden herbs and such. So since Jesus said so, we still need to tithe today under the new covenant.

Having heard from Jesus that tithing is still for today, let's go back to Malachi for a bit and look at some of the other things he says about the tithe. He tells us that if someone takes the tithe for themselves, bad things happen. Where have we heard that before? And, because of the spiritual condition of the people Malachi is talking to, some harsh language is used. He calls them robbers and tells them they are under a curse. But, it's plain enough to see that tithing brings the blessing of God and not tithing carries consequences with it.

He also tells us what to do with this tithe, this first tenth of our income. He says to take the whole tithe (not to split it up) and to bring it into the storehouse. And without going into detail, the old testament storehouse is equivalent to the new testament church. So we bring the first 10% of our income and, without designating it for a particular cause (because, after all, it's not a good idea to tell God how to spend **His** money) we bring it into the local church where we attend regularly. We give it with no strings attached, and God blesses our obedience.

There's one more amazing detail that Malachi mentions which I don't want to leave out, and it's this: It's O.K. to test God in this area! Now we're not supposed to test God in other areas, but here the Scripture clearly says in verse ten, "Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven..." I picture God in his gentleness, in his love, in his tender care, realizing that some people might have a hard time grasping the concept that nine tenths of their income with the blessing of God really does go farther than ten tenths of their income without the blessing of God. And so he says, "Go ahead. I give you my permission to put me to the test." Like the old commercial says, "Try it; you'll like it."

Bill Johnson has said, "The tithe is our rent payment to God for living on **His** earth and breathing **His** air. You don't want to get evicted." ☺ You gotta love Bill Johnson.

**Testimony #1** A farmer received a \$100,000 profit on the sale of some land. He was encouraged to give a tithe to his church, but he decided not to do it. Shortly thereafter, he was burning some brush on the back of his property. A strong wind came and blew the fire over his fence and into his neighbor's field. The neighbor sued for damages. The total cost to the farmer

was \$10,000.

**Testimony #2** A successful Christian businessman listened as his neighbor explained how sick their baby was, how their car had broken down, and how a series of other unexpected expenses had come upon them. The businessman asked this Christian neighbor, “Are you tithing?”

The neighbor replied, “We can't afford to tithe. We are barely meeting our bills now.”

The businessman encouraged him to make the following analysis: “Why don't you add up all of the unexpected bills that you received during the past months and see if they don't equal the tithe that you have not been paying.”

The neighbor checked over his expenses of several previous months. He itemized all of the unexpected bills. To his amazement, he discovered that it was almost exactly the same amount that his tithe would have been.

This neighbor was experiencing the truth of God's principles regarding the tithe. If we fail to give the tithe, God does not rebuke the devourer.

- both of these testimonies are taken from Men's Manual, Volume 2, published by the Institute in Basic Youth Conflicts

**Testimony #3** Some years ago, a woman from our church made \$20 dollars a week babysitting children. When she heard what the Scripture says about tithing, she asked God, “God, do you really need my \$2.00 every week?” To which the Lord replied, “No, but I want your obedience.” She started tithing and was greatly blessed because of it.

On a personal note, when my wife and I first got married, we didn't have much income, but we always gave a minimum of 10% to our local church, plus missions offerings. Three years later when we left that town, we had furniture and other items stored with friends or relatives in four or five different places. We always took that as a clear illustration of what God says in his word, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” We couldn't fit all our belongings into our small apartment, so friends stored some of it for us! We can continue to testify to this day that God blesses those who handle their money his way.

## **Foundations Lesson #19**

### **Stewardship, Tithing, and Giving, Part Three**

Going on to page two of our outline, let's look at the subject of giving. Once we have taken the sacred portion, the tithe, and brought it into the storehouse, the local church; once we have acknowledged that God owns everything; we are free to give offerings, alms, and other gifts from the remaining 90% as God would lead us by His Holy Spirit. We have to understand that God is a giver. God is a giver.

**Jn. 3:16** “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.

God so loved the world that he **gave**. He is a giver. And we see in Scripture not only that he gave, but that he gave that which is precious. He is a lavish giver who has given at great cost to himself.

**I Pt. 1:18-19** For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers, but



with the precious blood of Christ, a lamb without blemish or defect.

Silver or gold would not have cost God very much of anything. He could just create more of it any time he wanted to. But he gave that which was dear to him. It caused him great pain to see his one and only Son dying in incredible suffering and agony for the sins of the world. God gives good gifts. King David had the heart of God when he said to Araunah the Jebusite, "I will not sacrifice to the LORD my God burnt offerings that cost me nothing" (from II Samuel 24:24). Giving is part of God's nature. When we give, we participate in God's nature. And God has created us in His likeness, which means he has designed us to be givers. We function best as human beings when we are givers, because we are being like our Creator. Do you enjoy giving? God does.

One of the things that I personally encourage people to do when it comes to an offering, is to give to the cause of worldwide evangelization. In the late 1990s, I read that about 95% of all the gospel resources in the world are in the English language, yet only 5% of the world speaks English as their primary language. I don't know how accurate that is today, but last I knew still more that 1000 languages of the world do not even have John 3:16 translated into their own language. There is much, much work that needs to be done in reaching people with the gospel world-wide. I can't think of a more important place for an offering to go. By the way, if you are interested in being challenged in giving to missions, I would recommend a book by Dan Betzer entitled, Why Some Churches Are Blessed.

Another principle that is taught in Scripture is that our **attitude** in giving is important to God. Have you ever heard the saying, "God loveth a cheerful giver, but receiveth also from a grouch." Well, it's not Biblical. The Bible does say that God loves a cheerful giver:

**II Co. 9:7** Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

The issue is that if we **believe** that handling our resources God's way is best not only for us but also for everyone involved, then we can have tremendous joy in giving. We need to seek God and ask him to direct us in what we should do with the resources that He owns but that He has entrusted to our care. It is impossible to improve on the will of God. Those truths should help us to have a great attitude in giving. God is concerned not only with **what** we do but with **how** we do it; he is concerned with our actions, but he is also concerned with our attitudes.

**II Co. 8:11-12** Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

A willing heart is important to God. Also, pure motives are important to God.

**Mt. 6:2-4** [Jesus speaking] "So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

Jesus here has a name for those who gave, but did it in order to be honored by men. He calls them "hypocrites." So we need to be careful to give with pure motives.

Lastly, giving has the power to change our hearts.

**Mt. 6:21** [Jesus speaking] For where your treasure is, there your heart will be also.

We were told in Bible School that if you don't have a burden for missions, there is an easy

remedy: give regularly to a missionary. Why? Because where your treasure is – your money, your resources – there your heart will be also, your burden, your interest, your priority. Most people who have no interest in the stock market also have no investment in the stock market. But when someone starts to invest in the stock market, all of a sudden they become much more interested in how their stock is doing. Where your treasure is, there your heart will be also. So the giving of our treasure, our money, has the potential to change our hearts for the better as well.

So let's remember that God owns everything, including all that we call our own. Let's be faithful to give him the sacred portion, the first 10% of our income. And let's give offerings and other gifts as we are able and as the Lord would direct us to do so. As we do all this, let's do it willingly, and cheerfully. Amen. God bless you all.