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## **Preface**

This is a happy book, but not a fun book. A fun book tickles the ears of its readers, and, consequently, sells many copies. This book will never be popular in that sense. If people read it and listen to its message it will be due entirely to God's mercy.

After meditating on a Christian's responsibility for his money for over two years, I finally wrote my thoughts down. Just a wee bit weary of the work involved in producing a manuscript, I allowed the original draft to lie dormant for a couple of weeks. One morning, however, I was reading First Timothy and underlining exhortations that seemed to be directed to me. On this particular morning the following passage stood out to me as if it were set in bold-face type:

Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God...that they do good, and that they be rich in good works, ready to distribute, willing to share.

I Timothy 6: 17-18 KJV

I knew God was telling me to get back to work. I obeyed. Here is the result.

1976

## Introduction

*It is more blessed to give than to receive.*

Acts 20:35

We're all familiar with this verse and have probably quoted it from time to time (usually to satisfy ourselves when we've made a large contribution and then begun to have second thoughts). "Oh well," we say, "It's more blessed to give than to receive anyway." The word "blessed" in Greek is *markarios*, which means "happy." In other words, it brings more joy to give than to receive. A statement like that is a head-nodder. Who would dare speak against so noble an axiom? But, if we believe it, why don't we give more? Why do we pass up the needy person on the street without offering aid, if we really believe that it will make us happy to give? Do we already have as much joy as we can endure?

The truth is most Christians have not really discovered the joy of giving. Why? Is it because we have never given? I should say not! We put five dollars in the offering every Sunday and toss a quarter at the street-corner Santa Claus each year in December.

We've found that if we don't give, it bothers our consciences. The real question is have we lived a life characterized by sacrificial giving? I refer not to an isolated act, nor even a token act performed on a regular basis, which involves no real sacrifice. Giving, as Jesus meant it, is a lifestyle of self-denial for the benefit of others.

If one word could describe the life of Jesus of Nazareth, it would have to be "giving." He lived a life of charity, and, although He had no money, He gave so profusely of His time and energy that His friends, thinking Him insane, sought to take Him into custody (Mark 3:21). At the cross, His ministry of giving was fulfilled. What motivated Him? Love. He knew the invisible incentive of the *joy* of giving. "Who, for the joy that was set before-Him, en-

dured the cross, despising the shame . . ." (Hebrews 12:2). Jesus was a man of sorrows, and acquainted with grief. But when it came to giving, He found a deep joy that drove Him on to finish His task. And that joy was the Bride of Christ ... us! There is a joy set before us too, if we follow His precedent.

I want to draw your attention primarily to the giving of money . . . not to the church, nor to me, but to the Lord Jesus. Money is a nasty word. "The church talks too much about money!" is a too-often-true indictment. Is it improper to speak about money? No. Only unpleasant. But the unpleasantness is due only to misunderstanding, and can be removed by a proper appreciation of the promises of God in relation to the use of our finances. Jesus spoke often of money, with no apparent inhibition. Someone has computed that the Gospels record forty actual days of Jesus' life. On thirty nine occasions He spoke about money. Of the twenty-nine recorded parables, sixteen deal with "filthy lucre." Why so much emphasis on such an unpopular subject? Perhaps the same factors that make "giving" an unpopular subject also render it an important one. Your time, tears, sweat and blood—in short, your whole life—goes into earning that buck, and giving it means a giving of your entire being. This does not mean that a large contribution always evidences an exemplary commitment of one's life to God. It may mean that someone wants to put on a good show for other Christians. But the Lord knows. We should not forget the Lord's estimation of the respective gifts of the wealthy Pharisee, who gave much, but with little sacrifice, and the poor widow, whose gift of two mites comprised her entire assets.

We Americans subscribe to a national philosophy regarding the right of the individual to personal property. The free enterprise system is certainly preferable to totalitarian socialism, but it can engender, among us who live under it, attitudes that conflict with God's Word. It has, for example, an uncanny ability to draw out and cultivate men's greed. Beyond that the affluence that has attended

it in our country and in Western Europe has undoubtedly given rise to new extremes of immorality and decadence. Our affluence has made life easier, but it hasn't made us happier or better.

Our political institutions have likewise failed to achieve millennial bliss throughout the populace. Indeed our laws succeed in restraining men's evil to a degree, but we have failed miserably to evoke righteousness. We can punish a man for cheating his neighbor, but we can't make him love him instead.

God's way, which is inevitably contrary to our ways, is the only path to true happiness. Most of us give at least lip service to this assertion, but, if we're honest, we'll admit that we're having trouble carrying it out in the nitty-gritty of our lives. We can't legislate it into reality. Nor can we whip ourselves into it with guilt. Only the love of Christ constrains us to experience the joy of giving.

## **chapter one: the root of the problem**

Suppose you sat in a Sunday morning worship service and, when it came time to collect tithes and offerings, the pastor made this announcement:

The Bible says that the Lord loves a cheerful giver. The Greek word for cheerful is the same word from which we derive the word "hilarious." This should be the most hilarious part of your worship this morning! God owns the cattle on a thousand hills. Gold is of such little value to Him that He uses it for pavement in heaven. Obviously, He doesn't *need* your financial assistance. He *allows* us to contribute to the work of His kingdom so that we may be blessed in so doing. If you can't give hilariously, please don't give.

Don't stain God's treasury with begrudged money!

Such words, if spoken in sarcasm, would lead you to conclude that this preacher had merely discovered a new and unique psychological device to shame his congregation into giving more money. However, if the man's countenance and inflection demonstrated cheerful sincerity, you might wonder whether anything at all would come into the offering. After all, you can't expect people to give generously without twisting their arms a little, or can you?

I was amazed when I heard that very statement spoken from the pulpit of one of the largest, and fastest-growing churches in our county. I knew the history of that fellowship. It had begun five years earlier with a dozen members. In half a decade, without the assistance of attendance drives or fund raising schemes, that little congregation had not only grown to several thousand, but had also expanded its evangelistic and teaching ministries through the publishing of books, comic books, tracts, albums, and cassette tapes, and was sponsoring Christian houses, singing groups and a number of full time ministers. I spent five years there and I never heard an appeal for money. Offerings were not even taken at most of the services. Instead, a box was placed in the back of the building for those intent on giving.

Other churches in the area would sometimes send "spies" to discover this church's secret of success. They thought there had to be more going on than met the eye. Since its ministry offered no social activities, outings, or other gimmicks to lure the thousands of young people that flocked there each night, many were bewildered by the unexplainable popularity of the church. Rumors began to circulate that the church was a front for a large dope operation (since many of the kids there had long hair). Others were more reasonable, and would plead with the pastor to disclose the methods he used to coax funds from

the flock. He would just smile and say, "They just love to give!"

There is another church in our community, notorious for its money-raising gimmicks. This church seems to operate on the assumption that since fallen men devise all types of psychological stratagems to procure finances, the church of Jesus Christ could also adopt them for her own use. On one occasion this church (which is always on verge of bankruptcy) was sponsoring an interchurch convention. A well-known preacher from the East Coast was the main attraction, and he was accompanied by a small delegation from his home church. At the end of the first meeting, the announcement was made that an offering would be taken to defray the transportation costs of the guests from the East Coast. Their need was \$3,000.00. The speaker then asked for a show of hands of twenty volunteers who would donate a hundred dollars apiece. No one responded. He then asked for those who would give fifty dollars apiece. A few hands went up (this system, it seems, would make it hard to conceal from the left hand what the right hand is doing). After asking for similar offers of twenty, ten, and five dollars, and receiving some limited response, the speaker said this: "I want everyone to give at least a dollar. Certainly everyone here has at least a dollar to give to the Lord's work. If you don't have a dollar, ask your pastor, and he'll give you a dollar to put in the plate." Without a doubt, the old adage, "Rob Peter to pay Paul" had never before been so literally suggested. Several pastors were in attendance, and had probably been warned to be prepared to come up with a few dollars. Not that they really expected anyone to ask his pastor for a dollar.

Who would stoop so low as that? Most of the people in attendance were shamed into giving their dollar. Others were probably scarcely restrained from walking out in disgust. I'm certain that the offering would have turned out better if it had been taken without this half hour of

coaxing. At the end, the total amount was announced: "Six hundred and sixty six dollars."

I'm not sure whether this church talks too much about money, or if it just talks about money in the wrong way. Is it wrong for a pastor to harp on the need for more financial support? Not necessarily. But it shouldn't be necessary to do so, if he has imparted to his people the joy of giving. Jesus said, "Where your treasure is, there will your heart be also." It is also true that "where your heart is, there will your treasure be also." If a ministry has won the hearts of God's people, their resources will also be at its disposal. Some ministries aim at their congregation's billfolds. Others zero-in on the hearts, and don't have to worry about the pocketbooks.

People are accustomed to paying for a good meal at a restaurant. They can eat at home for less, but when someone else prepares the food, and delivers it to them on a platter, they expect to pay for the services. In the same way, if a pastor has prepared and laid out a spiritual feast, which satisfies those who partake of it, it's no great thing for them to pay for the physical needs of the ministry. They merely exchange material goods for spiritual (and they are bound to come out ahead on that kind of deal). Paul said the same thing: "If we have sown spiritual things in you, is it too much that we reap material things from you?" (I Corinthians 9:11).

## **HEART CONDITION**

However, winning people's hearts is not always as easy as it sounds. Only sometimes is the problem the fault of the minister. More often, the problem is a heart condition. Something hinders Christians from releasing their funds with joyful hearts for the Lord's use. Normally, it is not a problem with the devil. Generally, it is a heart ailment called "covetousness." In I Timothy 6:10, Paul warns us that "the love of money is the root of all evil." It isn't



money that is so bad. It's the love of money, or, greed... or covetousness.

How can it be said that covetousness is the root of all evil? If the church had successfully reached the world and had made disciples of all nations, the kingdom of Satan would have been overwhelmed, and evil would not flourish, as it now does. But the church has failed to take the world for Jesus, partly out of neglect, but largely for lack of operational funds. Every year more missionaries are called back home from the foreign field because their support could not be raised among the Christians at home, whose fine cars and televisions seem more important to them than reaching souls. What keeps these brethren from contributing from their abundance to the laborers in God's field? It is a popular brand of worldliness, still lurking in the church since its first manifestation in Ananias and Sapphira. It is covetousness.

There are three varieties of worldliness: the lust of the flesh, the lust of the eyes, and the pride of life. If you will read I John 2:15-17, you'll find that anyone who entertains these attitudes is devoid of the love of God. James 4:4 even makes such folk out to be enemies of God. The lust of the flesh is our tendency to please our bodily appetites. The lust of the eyes is our desire to accumulate material things, particularly money. The pride of life is ungodly ambition. All three of these constantly entice us. Solomon tried his hand at all three in his desperate search for inner fulfillment apart from God. He wrote up a full report of his experience and said that all these things did not bring happiness, but rather, frustration. He said that the pursuit of inner joy through worldliness was like "striving after the wind" (Ecclesiastes 2:11).

Satan has most of us convinced that the accumulation of "things" will produce in us the joy our hearts cry out for. Solomon swallowed that line and found it bitter in his belly. Concerning the lust of the eyes, this wealthiest of all kings said, ". . . whatever my eyes desired, I did not

keep from them. I did not withhold my heart from any (so-called) joy . . . and, behold, all this turned out to be emptiness, and striving after the wind, and there is no profit under the sun" (Ecclesiastes 2:10-11).

Can riches ever bring joy, or is just the opposite true? Remember the rich young ruler? He came to Jesus and asked what he should do to inherit eternal life. Jesus rehearsed for him several of the Ten Commandments. "O.K.," the young man replied, "I've done all of that already." Jesus then looked inside the man and noticed that he had a heart condition. The Lord said, "If you're really interested, there's one more thing that keeps you from being perfect: Go and sell everything you have, and give the money to the poor, then come and follow me." We are told that that man left Jesus very sorrowful. Why? What made him so sad? "He had great possessions" (Matthew 19:22). Did wealth bring happiness? On the contrary! It held a man's soul in cruel bondage, and made him sorrowful. When the young ruler left, Jesus said, "It's very difficult for a rich man to enter the kingdom of God. In fact, it is easier for a camel to squirm through the eye of a needle." The disciples, hearing this lament, marveled and said, "Then how can anyone be saved?" "With men it isn't possible," Jesus replied, "But with God, anything is possible." What is the kingdom of God? Romans 14:17 defines it as "righteousness, peace, and *joy* in the Holy Ghost." Joy is part of that package. Can a rich man enter into the kingdom of God? The answer of Jesus is, yes, but hardly! Far from being the end result of wealth, joy is something that may be barely obtained *in spite* of wealth. Joy is something that doesn't come easily to the affluent. Usually, disillusionment and insecurity do. Mammon has a mystical power over the human soul, taking root in the heart and entangling it in its strangling grip. What shall it profit a man, if he gains the whole world, but loses his soul in so doing?

America is not a happy nation. We are an affluent nation. Could there be a connection? Evil flourishes because men

do not embrace Jesus as Lord. Why do men spurn His lordship? In many cases, it is because they don't know about Him, and can hardly sit through the churches whining pleas for cash long enough to hear about Him! Why does the minister beg for money? And why are there so few in the field carrying the Gospel? Because the church is low on funds. Why? Has God failed? No, we have failed. We have neglected to give. It is all because we have permitted weeds of greed and covetousness to take root in our hearts. At the root of the problem is that old root of all evil. The Body of Christ has a heart condition. Remember the parable of the sower. The thorns sprang up and choked out the good seed. Jesus said those thorns represent "the cares of this life and the deceitfulness of riches." It's time to take up the trowel and to begin uprooting all that hinders our fruitfulness. Joy is too dear a price to pay for affluence.

## **chapter two: weeds of greed**

Keep thy heart with all diligence; for out of it are the issues of life.

Proverbs 4:23

Your heart is like a garden, producing various kinds of fruit, depending on the type of seed sown and the condition of the soil. Its cultivation affects every area of your existence. "As he thinks in his heart, so is he" (Proverbs 23:7). A corrupt garden produces corrupt fruit. Jesus said the same thing:

For from within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders, thefts, covetousness, wickedness, deceit, lasciviousness, an evil eye, blasphemy, pride, foolishness: All these evil things come from within, and defile the man.

Mark 7:21-23 KJV

A garden holding such profound influence certainly ought to be kept with all diligence. If it is infested with weeds, immediate action must be taken to uproot them before any of the precious produce is endangered.

We have discussed the fact that most Christians are bound up, to some extent, with the root of covetousness. The apostle Paul, it seems, was free from this bondage. He wrote:

I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.

Philippians 4:11-12 NASB

Paul's heart was a garden free from covetousness. It didn't matter to him whether he had wealth or poverty. He was happy . . . and free. Possessing material riches is not a sin. But there is a fine line, easily crossed, between possessing riches and being possessed by them. The rich man is usually the last to know that he is possessed by his money. His friends can all see it. It is as the proverb says, "All the ways of a man are pure in his own eyes, but the Lord weighs the spirit." If you think that you are not possessed by your possessions, try giving them all—or even half of them—away to the poor! Does that seem like an extreme thing to do? Is it more extreme than Jesus is entitled to ask of us? It was not too radical a demand for the Father to make on Jesus. "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye, through his poverty might be rich" (II Corinthians 8:9). How many of us are following Him in discipleship to this extent? I am not interested in getting you to give away all that you have, that's up to the Lord. I only want to show you the escape route to freedom from covetousness. Paul had such a

walk with the Lord, and such faith in His providence, that it didn't bother him at all to give it all away. He was free. Many of us would quickly object, "Sure, but that was the apostle Paul. God called him to a different lot in life than most of us." Does that mean that God doesn't want all of us also to enjoy such a spiritual walk and freedom? Was Paul the only Christian to whom God granted the privilege of being content?

In his defense before King Agrippa, Paul expressed the desire of his heart in these words: "I would to God, that not only thou, but also all that hear me this day, were both almost and altogether as I am, except these bonds" (Acts 26:29). As Paul stood physically shackled before that wealthy king, he was enjoying far more spiritual liberty than any of those standing about him, and he wished such a blessing for all of them. He knew greater liberty than most people experience in this "free" country.

Our problem is that we have not learned the secret of being filled and going hungry. We know neither "how to get along on humble means" nor "how to live in prosperity." When we suffer lack, we complain. And when we have abundance, we tend to shift our reliance from the Lord to our bank accounts. If your security is in the Lord Jesus, and not in your savings, then why does the present inflation and devaluation of the dollar unsettle you?

A man named Agur wrote the thirtieth chapter of Proverbs:

... give me neither poverty, nor riches; feed me with food convenient for me: Lest I be full and deny thee saying, Who is the Lord? or lest I be poor and steal, and take the name of my God in vain.

verses 8-9 KJV

At first, this request sounds like a noble one. But Agur had a problem with covetousness. He knew that riches

would take his eyes off God, and that poverty would drive him to theft. He had not learned the secret of abounding and suffering lack. Like most of us, he couldn't handle either riches or poverty. Paul, on the other hand, clearly was free enough that hunger would not impel him to steal, and God could trust him with affluence without endangering his spiritual life.

Famines are plaguing the earth, as Jesus said they would. If the Lord is slow in coming, we in America will doubtless face severe shortages of things we have considered vital to our way of life. Already, food prices are soaring with no promise of relief. "What goes up must come down" is an axiom that doesn't necessarily apply in this case. If lean years throw Christians into a panic, it will only demonstrate that we have been in bondage to material things. We will discover that we have allowed the weeds of greed to grow unchecked for too long, and that they have taken over the whole garden. When hard times come, we can take them in stride if our trust is in God's faithfulness and we are free from the love of this world. When Paul said, "I will not be in bondage to any," that included money.

In describing his own freedom from such things, Paul explained that, to him, godliness was worth far more than money. "Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment, let us therewith be content." Then he gave this warning: ". . . but they that will be rich fall into a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition." (I Timothy 6:6-9). These are strong words, but they evidence a spirit of monetary liberty in Paul that we need. A heart free from roots of covetousness and weeds of greed is satisfied with food and clothing. (He didn't even include shelter as one of the necessities of life, as anthropologists do.) Don't you wish you were that free? Since the time may well come that food and clothing are hard to come by—not to mention everything else don't you wish that you could be perfectly

happy having only these things? You can be. God wants you to be, and has provided a way for you to come into that glorious freedom. The apostle advised Timothy, "But thou, O man of God, flee these things (the love of money); and follow after righteousness, godliness, faith, love, patience, meekness" (I Timothy 6:11). Can you imagine what would happen in the Body of Christ if each member would forsake his overemphasis on "making a living" and, instead, build his life by applying himself to the above virtues? The potential for revival boggles the imagination.

## **WEEDING THE GARDEN**

Well, then, how do we rid ourselves of such evils? What does it mean, in practical terms, to flee from covetousness? Let's look at an illustration from the concept behind fasting. God has ordained fasting, among other reasons, to discipline the believer in the realm of the lust of the flesh. The human body (especially the average American human body) is accustomed to being gratified with food, and sex, and whatever else it craves, just about as often as it desires them. If you deny the body its food for a single day, it will cry out and throw a tantrum like a spoiled child who has had his candy taken away. Fast for two days, and your flesh will put up such a fuss that you will wonder whether you haven't made a dreadful mistake in fasting. On the third day your body may begin threatening you with death if it does not get its way. Of course, a three day fast will not kill a person in moderate health, nor harm him in any way, but the flesh will stoop to any level of deceit when it has been denied what it considers its rightful portion. This whole experience naturally makes the whole business of fasting quite undesirable among Christians, and some neglect it altogether. But such discipline and self-denial is the scriptural method of "keeping the body under." Fasting hurts because we are so carnal, but it tells the flesh in unmistakable terms that it is no longer boss . . . Jesus is!

The lust of the eyes is dealt with similarly. The eyes have to be taught that they can't have all they want. They don't crave physical gratification as the flesh does, but they do seek physical possessions and money in particular. Just as the flesh is disciplined by taking from it the satisfaction it boldly demands, so is covetousness uprooted when the material things it clings to are given away. Hence, giving is to greed, as fasting is to sensuality. Giving, like fasting, hurts the first few times it is done sacrificially. But if you persevere through the preliminaries, it becomes the source of unexplainable joy and blessing. Remember, "no discipline for the present seems joyous, but grievous: nevertheless afterward it yields the peaceable fruit of righteousness to them which are exercised thereby" (Hebrews 12:11).

Discipline and discipleship spring from the same root word and cannot be separated from one another in Christian experience. Jesus said, "So likewise, everyone who does not forsake all that he hath cannot be my disciple" (Luke 14:33). We always try to water that idea down so that we can live comfortably with it, but Jesus didn't play games with words. This sounds rather harsh, but when you realize that God's purpose is to bring us into "joy unspeakable, and full of glory," it takes on a new perspective. You see, He knows that we will not be generous on our own, without some strong motivation. He knows that giving is where the joy is, although we would never have looked for it there. Therefore, for our own good, He made statements that sound overbearing to us, but which, for that very reason, we need.

Is it wrong, then, for a Christian to be rich? Maybe not, but it is a position that the Scripture will not yield much defense to. In fact, the whole thrust of the New Testament teaching is that the Christian life is one of alienation from this world, and of abstinence and self-discipline. We normally think of American capitalism as God's chosen way. Now, I'm anti-Communist all the way. However, in honesty to what the Scripture teaches, we must recognize



that God has ordained that there be a sharing of wealth within the Body of Christ.

Of course, I don't mean that those who receive your gifts should have an easy time of it at your expense, but you should divide with them. Right now you have plenty and can help them: then, at some other time, they can share with you when you need it.

II Corinthians 8:13-14 TLB

And all those who had believed were together, and had all things in common; and they began selling their property and possessions, and were sharing them with all, as anyone might have need.

Acts 2:44-45 NASB

... but rather let him labor, performing with his own hands what is good, in order that he may have something to share with him who has need.

Ephesians 4:28 NASB

Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them.

I Timothy 6:18 TLB

... as it is written, "He who gathered much did not have too much, and he who gathered little had no lack."

II Corinthians 8:15 NASB

Most of us have asked the Lord, from time to time, to help us love others more. What is it that we expect in response to such a petition? An emotion? A feeling? What is love, as God expects to find it in us? "But whoso hath this

world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him? My little children, let us not love in word, neither in tongue, but *in deed and in truth*" (I John 3:17-18). Love, as God sees it, is not so much something you *feel*, as it is something you *do*. Feeling good and affectionate when you are around people is not necessarily love. Feeding and clothing them is. *Agape* means "giving selflessly."

The greatest benefit in any gift goes to the giver, rather than the recipient. That benefit is largely realized in the emancipation of the giver from the slavery of covetousness, which "drowns men's souls in destruction and perdition." When we give sacrificially, we give God a chance to prove Himself faithful in His providence to us. When He comes through in our time of need (as He invariably does), our faith grows and we begin to realize that security is found in His faithfulness, not in riches.

Affluence feeds the weeds of greed, and will hinder our fruitfulness, if we don't guard the garden with great diligence. We do not have to become poor to experience the joy of giving. But the more we have, the harder it will be for us to give it away at all. Poverty and generosity, ironically, often go together. The most miserly folk are often wealthy. Jesus, the most generous of all men, was so poor that, when the Pharisees questioned Him, and He sought to show them Caesar's inscription on the coin, He had to *borrow* a coin to show them. Often He had no place to lay His head at night. Yet, when He said, "My *joy* give I unto you," they counted it a precious promise who received it. Jesus was offered all the riches in the world (Matthew 4:9), but would not trade His walk with God for it.

The eye is the light of the body. If your eye is single, you will be full of light. If, however, your eye is on the material riches of this world, your entire being will be affected, and your heart will be a seedbed for the root of all evil

instead of the fruit of the Spirit. The work of God's kingdom may continue without your support, but your enjoyment of it won't.

"For my thoughts are not your thoughts, neither are your ways my ways, says the LORD" (Isaiah 55:8 RSV). The way to a happy life, as our human reasoning would tell us, is to settle down to a life of ease and financial security. But then, there is a way that *seems* right to a man, the end of which proves entirely disastrous. The human pursuit of happiness is just the opposite of God's plan, and tends to draw us further into bondage. God always seems to do things as we would not expect them to be done. After all, who would ever guess that the source of joy is in giving?

### **chapter three: a blessing you can't receive**

Bring ye all the tithes into the storehouse,  
that there may be meat in mine house, and  
prove me now herewith, saith the LORD of  
hosts, if I will not open you the windows of  
heaven, and pour you out a blessing, that  
there shall not be room enough to receive it.

Malachi 3:10 KJV

God has made many wonderful promises in His word. It is upon these that we base the assurance of our salvation, sanctification, and sustenance. Many promises are unconditional. When God told Abraham that He would multiply his seed as the sand of the seashore, there was no corresponding command given by which Abraham could warrant this blessing. It was an unconditional promise, and would come to pass no matter what Abraham did. Other promises are conditional and hinge on man's obedience to specific commands. "Believe on the Lord Jesus Christ, and thou shalt be saved," is a conditional promise. If a man fails to comply with the conditions (i.e. to believe), he will never be saved.

There is a promise in the Scriptures, often quoted by Christians, who seem to imagine that it presupposes no specific obedience. They think this to be an unconditional affirmation: "But my God shall supply all your need according to his riches in glory by Christ Jesus" (Philippians 4:19). The world is facing a food crisis, fuel shortage, and economic collapse. The stage is being set for Antichrist to pull the nations out of this chaos and so win their admiration. Many Christians look for the Lord's coming to remove us from the earth before any serious trouble. However, if the Lord tarries, we will have to know how to cling to the promise of Philippians 4:19.

But this is a *conditional promise*. It is not a blanket assurance that God will not let any of His children hunger. The verse under consideration begins with the word "but," which links it with a previous thought. The first thought is expressed in verse eighteen: "I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you. ... But my God shall supply all *your* need..." Paul had received a generous and sacrificial gift from the Philippian church. It was on the basis of their generosity that Paul expected God to meet their needs. The promise was made to those who had already given. Paul said in verse seventeen that he was looking for that which would be credited to their account. They were laying up treasures in heaven, in their celestial bank accounts, where neither moth, nor rust, nor inflation could devalue, and neither thieves, nor politicians, could break through and steal. What does it mean to lay up treasures in heaven? Is it simply a matter of living a good, clean life? No, the way to lay up treasures in heaven is to give your riches to God. He'll keep them safe for you until you really need them, then He'll give them back with interest. Every time you give a gift to the work of God's ministry, you make a deposit in your heavenly bank account. This means that you lose control of the money, but when we are out of control God has a free hand to be in control. The safest place to hide your assets

is not with a bank, but with God. We can trust Him to adequately ration them out to you in the time of need.

Well, then, is it wrong for a Christian to have money in an earthly bank account? I think not, but it seems foolish to put it all there (and even worse, to have it in the stock market!). Christians alone may exercise the divine privilege of giving into the heavenly bank account. It is the only valid assurance we may have in this world of future sustenance. That's what Paul meant when he said, "Charge them that are rich that they . . . be rich in good works, ready to distribute, willing to communicate [share]; *laying up in store for themselves a good foundation against the time to come . . .*" (I Timothy 6:17-19). How does God expect His people to prepare for inflationary times? Jesus said, "Lay not up treasures on earth." The world's way to financial security is to build up a large savings account and hope the banks don't close down. But, as good as that way seems, it is wholly uncertain. The world has no privilege of laying up treasures in heaven, and no promise of future provision. To those who "trust in uncertain riches," there can be no real security.

## **A WORD ABOUT THE TITHE**

We Christians may lay hold of the promise of God, that, if we bring all the tithes into the storehouse, there will always be food in His house (which house we are, according to Hebrews 3:6). Some will foolishly claim, "But the law of the tithe is not binding in the New Covenant, so we don't have to tithe." My answer to that is, "Perhaps. But I would hate to think that the blessing promised in regard to tithing has been repealed. If it has been repealed, someone ought to inform God, because He's been honoring it with me for years." It is true that we don't live under the law of Moses. But the tithe preceded that law. Abraham paid tithes to Melchizedek, and Jacob also promised God a tenth of all that he had ("tithe" means "one tenth"). Jesus affirmed tithing in Matthew 23:23

when he decried the Pharisees for scrupulously observing the tithe while neglecting the weightier matters of the law. He said, "(paying tithes) ought ye to have done, and not leave the other (mercy) undone." Is tithing our duty to God? Yes, but not so much as it is our privilege. Will we go to hell if we do not observe these precedents? Hardly. But we may go hungry.

I look on tithing as a trivial sacrifice (if a sacrifice at all), and only the beginning of real giving. Ten percent is an insignificant portion of the wealth we, above all nations, have been blessed to enjoy. And what's more, Jesus said, "So therefore, no one of you can be my disciple who does not give up all his own possessions." We who have named the name of Jesus, find statements like this uncomfortable, and seek somehow to ignore them. Our most common ruse is, "Everything I own is the Lord's!" If that is true, then why is it so difficult for Him to get His ten percent out of us . . . not to mention anything of liberal giving!

## **REAL FINANCIAL SECURITY**

Why do we look upon giving as a negative principle, rather than a positive affirmation of God's willingness to receive our frail gifts and to bless us for them? It's because we believe the lie that we can keep our money and it, in turn, will keep us safe. The truth is that taxes, inflation, thieves and death will eventually deprive us of every penny. Whoever shall seek to save his livelihood shall lose it. And whoever shall lose his livelihood for Jesus' sake will retain it. This is as certain as the law of gravity. We can find no genuine security in clinging to our possessions. They will simply melt away when the heat of God's judgment consumes "all that offends."

For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the

fashion of it perisheth. So also shall the rich man fade away in his ways.

James 1:11 KJV

Would you like to lay up a good foundation against the time to come? Trust God and give like crazy to His work. Men will consider you crazy if you do. Remember how Judas criticized the woman who, out of love for Jesus, extravagantly poured expensive ointment all over Him? But Jesus commended her for her unrestrained giving, and said that wherever the Gospel is preached, this act would be remembered in her honor.

### **WHAT GOOD IS A BLESSING YOU CAN'T RECEIVE?**

Malachi 3:10 promises that the Lord will open for us the windows of heaven and pour out a blessing so bountiful that there will be no room to receive it. I used to wonder, "what is the good of a blessing I can't even receive?" Then the Lord spoke to me and said, "I don't intend for you to *receive* it . . . but to *channel* it out to other needy members of My Body."

We are so "receive" oriented that we often lose sight of God's purposes. We think that God saved us for *our* benefit, instead of for His pleasure. "Just claim your healing, brother!" and "Lay claim to your inheritance!" are inspirational exhortations that typify the teaching many of us hear. God gave us His promises so that we would take Him up on them. But it is *His* kingdom that we hope to spread through His power. The promises are not given for us to build our own little empires. "Ye ask, and receive not, because ye ask amiss (with wrong motives), that ye may consume it upon your lusts" (James 4:3).

God's purpose in blessing you and me with money is not that we may live in luxury. If we have been entrusted with more-than-adequate funds, He has done so to test

us and see how we will handle it. If we do well with the little we have, we will be en-trusted with more. Listen:

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Luke 16:10-11 KJV

What does it mean to be faithful in unrighteous mammon?

Who then is a faithful and wise servant, whom the lord hath made ruler over his household, *to give them meat in due season?* Blessed is that servant, whom his lord when he cometh shall find so doing. Verily I say unto you, he shall make him ruler over all his goods.

Matthew 24:45-47 KJV

God's blessing of abundance is not for us merely to receive, but also to channel out to where the needs exist. It is important that the Lord should find us "giving meat to His household" at the proper time.

I once found seventy-five cents in a bedroom drawer of mine. At the time, I was so poor that the find increased my total assets by about fifty percent, a veritable small fortune. When I had given thanks for it the Lord said to me, "If you put those coins in your pocket, they will be long gone by day after tomorrow. However, if you give them to me, they will be yours forever." I promptly put the three quarters in my "tithe box" and gave it no more thought. The next day, the mailman brought me a check for \$350.00, which I had expected a year earlier, but had given up hope of ever receiving. I immediately took a portion of that check and gave it to the Lord (in the tithe



box). I knew that God had blessed me so that I would channel the excess on to other needy brethren. I still have not forgotten those seventy-five cents.

When we give, God gives back to us. But only for us to have more to give. If we give sacrificially, we may sometimes run into some financial close calls. God intends it that way so that we grow in faith and die to our grasping selves. However, I can testify joyfully that the Lord has never failed me through numerous close calls. I rather like having them, knowing that God will come through in the nick of time. His provision then seems more miraculous. And that is where the excitement of the Christian life is hidden, in the mystery of living by faith. That's where the miracles are happening. I wouldn't trade it for all the boring financial security in the world. I've discovered the joy of giving!

God's continued providence is directly related to our continuous sacrificial giving. We visited a friend in New Jersey some years ago, prior to our going on to Europe. A middle aged family man, Bill contributed generously to our ministry. One evening, we were talking. "Steve, as you know, I am a salesman and am paid on a commission basis. The other night my wife and I sat down to determine how much we had made this year. We were amazed! Last year had been our best year ever. However, *this year*, in the past nine months, we've already made six thousand dollars more than we made in the entire twelve months last year. We're the only couple I know who just sit down and weep for joy when we see our paycheck each month." Bill had received an abundant blessing from the Lord, doubtless because of his generosity. What did he do when he received it? Did he simply receive it? No, although he does live in a fine home, and his large family is well supplied for, that which is not necessary for his family's well being is then channeled out to the work of God's kingdom. In the three weeks we stayed in his home, he not only provided room and board, but entirely sponsored our preaching tour in Germany. God

cannot bear to withhold His blessings from those who have truly generous hearts.

## **SPECULATING INVESTORS**

Unfortunately, corrupt as we are, we often give to God thinking that He will have to bless us. Thus tithing becomes a device to manipulate God's providence and to build our own financial empires at God's expense. When we are so motivated, God is freed from His responsibility. His financial principles are only part of the whole fabric of His life in us whereby He seeks to conform us to the image of His Son. Never forget that when God "pays you back" for your kindness, He only does so to allow you to distribute it further. If you are faithful in the little things, He entrusts you with great things, but you have to be faithful in the great things too.

Recently, our local newspaper carried the story of a man who was suing his church for five thousand dollars. What was his complaint? It seems that he had heard his pastor say that those who give to God would be financially blessed. Then, when he gave, God didn't deliver the goods, so the man sued the church. His motive for giving was obviously in order to make an investment that would pay off in a short time and put him ahead financially. God doesn't bless selfish motives. God only blesses love which is the only pure motive for giving.

## **GOD'S PART**

God often blesses us with far more than our bare necessities, but He is not obligated to do so. If God barely keeps you in enough to feed you adequately and pay your bills, He has kept His promise that He will "supply all your needs according to his riches in glory in Christ Jesus." Paul said, "I have learned how to suffer lack," and, "My God shall supply all thy need . . ." both in the same chap-

ter (Philippians 4), and apparently saw no contradiction. God never promised that we would never be hungry . . . only that we would not starve. He promised our necessary clothing, but not that we will never be cold. Having food and raiment, let us therewith be content. These two items were singled out by Jesus: "Therefore I say unto you, take no thought for your life, what ye shall eat . . . nor yet for your body, what ye shall put on ..." (Matthew 6:25). He then went on to point out how God feeds the birds and clothes the flowers, neither of which toil or fret about that provision. We are far more important to God than they are.

Also, God has not bound Himself to provide *in advance* of the real need. He is a very present help "in time of need" . . . not necessarily *before* the time of need. Elijah came to the widow at Zarephath and told her to give him a cake (I Kings 17:8-16). Famine had ravaged the whole land and this widow's supplies were down to the point that she had only enough oil and flour to make one cake. She had planned to make the cake for her son and herself, and then resign herself to eventual starvation. But she obeyed Elijah, and gave him the last cake. Every day after that, until the end of the famine, her flour and oil supplies were miraculously replenished by God. For more than three years she, her son, and Elijah were adequately fed as the result of a single act of sacrificial giving. However, God did not ever fill her pantry. He apparently only supplied enough each day in the bottom of the flour barrel and in the cruse of oil to meet the needs of that particular day.

The Lord sees our necessities on a daily basis. We are permitted to pray, "Give us *this day* our *daily* bread." I might consider that I need \$600 each month to meet my financial demands. However, God may see my need as \$20 a day. Now, \$20 a day adds up to \$600 a month except in February; but there is a distinction in God's dealings. If He would give me the whole sum at the beginning of the month, I might be inclined to live off it for a month,

not looking to God again until the full amount was exhausted. But if the Lord provides only the amount I require each day, I must seek Him daily. It is our daily bread, not our weekly, or monthly bread that we have been promised. This is the way God's dealings have been since the days of Israel in the wilderness, where God supplied manna each day in the amount of one omer (or one day's supply) per person. If anyone tried to store it up for the next day (perhaps in doubt of God's future provision), the manna would putrefy and become infested with maggots. God wanted them to trust Him daily.

It is plain, then, that God does not have to make us rich in order to prove Himself faithful to His word. He must only meet our needs. However, when He does bless us above and beyond that which we can honestly say we need, when He opens the windows of heaven and pours you out a blessing that you cannot receive, then you'd better not *try* to receive it, but let it overflow. It isn't wise to seek to contain all of it. God has better things to do with that money than to let it all rot in your bank account. If you are relatively free from covetousness, the Lord may well entrust you with quite a bit of material wealth . . . and it won't hurt you. But you must be certain that you are faithful in giving meat to His household, or your stewardship may be revoked.

The days are evil and your money is losing its value. If you cling to it in fear, you will lose it. It will turn to dust in your pocket. If you graciously give it in faith, you will lay up a good foundation against the time to come, and it will be yours forever. Soon our money will be worthless. Put it into the Lord's work while it still has some value. God is a bookkeeper, and He'll someday praise or rebuke your record of stewardship.

## chapter four: some priorities

When we realize the joy of giving, we may be inclined to give to every needy cause or Christian we happen to encounter. This is natural, but it is a natural mistake. The Scriptures say, who shall, and who shall not be beneficiary to the wealth of God's storehouse. For example, we are forbidden to feed a sluggard, who refuses to do any work (II Thessalonians 3:10).

The Lord may restrain you from giving for a number of reasons. God might be putting a brother through financially trying times to teach him not to be slothful, or simply to teach him to rely on Jesus in the midst of hard times. In such a case, it would be improper to pay off all his bills for him. Giving is an area in which we must diligently seek the mind of God before acting.

Peter and John, on the way to prayer meeting, were accosted by a cripple who asked them for some spare change. I'm certain that their hearts went out to this beggar, and there was undoubtedly a provisionary fund for the poor in the church treasury, but money was not the man's most pressing need. Peter said, "I don't have any money, but I'll give you what I do have... in Jesus' name, rise up and walk." Peter was sensitive to the immediate, inner guiding of the Holy Spirit. And he obeyed. The result was beautiful. The man commenced walking, and leaping and praising God. His life of helpless indigence was over. Jesus knew best what that man needed; He also knows what is best for those who daily cross our paths. We must constantly be in touch with the giver of every good and perfect gift.

The money in our hands is not our own. We cannot be held guiltless if we throw it away at our every whim. It is the Lord's wealth. If we acknowledge His lordship at all, we must grant Him the right to say who shall be the recipient of our gifts. He has already, in the Bible, laid out general priorities for our giving, some of which will sur-

prise you. Some are priorities because of need. Others are priorities out of moral obligation.

## **PASTORS**

In the early church, a different sort of organization existed from that which we generally see today in the local churches. A church was not governed by a pastor. Instead, an eldership, a group of responsible men ordained under the hands of apostles or apostolic legates (like Timothy or Titus), governed each local body. This plurality of leadership served to safeguard the assembly from the domination of any one man. Paul enumerates the qualifications for elders in two of his epistles. Once a man became an elder, he was given authority, and an equal portion of responsibility. He and the other elders were responsible for the doctrinal purity of the local body and had to guard it against "wolves," or false teachers. Hence, the eldership provided a sort of spiritual canopy, or "covering" for the sheep under their charge.

Being an elder was apparently a full time job. Therefore, it was the privilege and duty of those under the elders to support them financially. In speaking of the distribution of supplies to various members of the church, Paul said that elders who did their work well, especially those that labored in the Word and doctrine, should be counted worthy of double honor, or payment (I Timothy 5:17-18). I can safely say this because I am not an elder, and do not aspire to be. We are indebted to the men who provide our spiritual covering more deeply than our material gifts can express, but that's what we are expected to give them... with, of course, our submission. We must be certain that their families have all that they need, so that these men will not have to worry about that. If anything should happen to the shepherd, the sheep would be scattered. Unfortunately, most modern churches have abandoned the eldership system of government, but your debt is to whoever now provides the spiritual covering for your church,

be it a pastor, an interim pastor, a priest, a board of deacons, or whatever. Those who rule well deserve to be supported well.

## **TEACHERS**

We are similarly commanded to contribute to anyone who feeds us from God's Word, whether that person is in a high position in the church or not.... who tends a flock and does not eat the milk of the flock? If we sowed spiritual things in you, is it too much if we should reap material things from you? . . . So also the Lord directed that those who proclaim the gospel should get their living from the gospel" (I Corinthians 9:7, 11, 14).

Many are finding fellowship and teaching, which they cannot find in their own churches, in small home groups. We must never assume that the teachers of these groups are independent of our support, unless they are otherwise employed. Paul stitched tents from time to time so that he could support himself while he ministered. In *some* of the churches, he took no contributions, although the churches in Macedonia sent him support. However, it appears that he is the only one of the apostles who did not live entirely from the ministry (see I Corinthians 9:3-6). On those occasions when he did not receive assistance, it was so that his reputation would be unmarred among his opponents (I Corinthians 9:12), or to set an example for the slothful (II Thessalonians 3:8-9). Generally speaking, God has ordained that those who preach and teach the Word should expect their living from it. "Let him who is taught in the word share in all good things with him that teaches" (Galatians 6:6).

Two little girls were playing in the yard together when the father of one of them came out of the house, got in his car, and drove away. "Where is your daddy going?" one girl asked the other. The second replied, "He's going to work. Doesn't your daddy work?" "Oh, no!" the first ex-

claimed, "He's a preacher!" Since we don't usually see the demands of the full-time ministry, we conventional wage earners sometimes rebel at the idea of supporting a minister. But if we could fully perceive all of the work and pressure involved in tending God's flock, it would take something more than Jonah's fish to persuade most of us to trade places with the full-time Christian worker.

If we are not called to such work ourselves, we should at least see that those who have been are amply compensated for their services.

## **THE APPLE OF HIS EYE**

The church had its beginning in Jerusalem. Shortly after the day of Pentecost, the believers numbered upward of five thousand. Up to this point, all the believers were Jewish. As we are now well aware, God's intention was to reach out also to the gentile nations with the good news of the kingdom of God. The main hindrance was the fact that all the Jewish brethren were content to remain in Jerusalem, under the spout where the glory comes out, where they enjoyed the respect of the unbelievers and good fellowship with the brethren. In order to spread these saints throughout the earth with the gospel, God made things a little bit rough for them in Jerusalem. Stephen was executed under the Sanhedrin. There-upon a general persecution of the church began to be carried out by Jewish leaders like Saul of Tarsus. Later, Herod killed James, the brother of John. Seeing that this pleased the Jewish masses, Herod instigated a widespread persecution of the followers of the Way. Many of the Jewish brethren went into hiding and could no longer work at their jobs. To make matters worse, famine struck all of Judea. Consequently, the believing Jews in and around Jerusalem comprised an impoverished church. Paul made a practice of taking collections among the gentile churches for the relief of the church in Judea (Acts 11:29-30). Jesus said that "Salvation is of the Jews" (John



4:22), which means that it was the Jewish nation that produced the Messiah (humanly speaking). The Jews also are to be thanked for their scrupulous attention to the preservation of the Old Testament Scriptures, and, since all the apostles and early believers were Jews, every gentile can trace his salvation to a time when a Jewish believer carried the gospel to heathen lands, generally at great personal risk. All of the spiritual benefit and blessing that we have received through the knowledge of Jesus Christ, Himself a Jew, has been made possible by the existence of the Jewish race. Paul told the Roman church that certain gentile churches had "been pleased to make a contribution for the poor among the saints in Jerusalem. Yes, they were pleased to do so, and they are indebted to them [that is, to the Jewish believers]. For if the Gentiles have shared in their spiritual things, they are indebted to minister to them also in material things" (Romans 15:26-27).

Galatians 3:28 says that there is no more distinction between Jews and gentiles, in Christ. God no longer regards Jews above gentiles, in Christ, but this speaks of spiritual standing before God. In God's sight all who come to Jesus by faith, whether Jew or gentile, are equal—sinners in need of mercy. However, Paul was speaking to the Romans, not of spiritual standing, but of personal indebtedness, of moral obligation. We gentiles owe our salvation to the fact that the Jewish believers obediently reached out to the gentiles with the word of salvation. We ought also to obediently reach out to them in seeing their material needs met.

Of course, we are not advocating that all Jews receive our gifts. Our obligation is to the *needy* among the *believing* Jews. Since most Jews are not believers, and many are not needy, our responsibility in this regard is light. But when a Jewish believer is in need, he ought to have some priority over the rest of the needy because of the ancient New Testament precedent. We must guard against a subtle spirit of anti-Semitism, which is sweeping throughout

the world, and even in the Body of Christ. Whoever curses the descendants of Abraham through Isaac shall suffer God's curse (Genesis 12:3). By the same token, those who bless the Jews shall be blessed of God. If the church takes an anti-Semitic attitude, she will be out of God's will.

## **LOVE IN DEED**

Needy gentile Christians are also to be supported by the church funds, as long as their need is not the result of their own laziness. Those who qualify include the disabled, feeble minded, orphans, and elderly who have no close relatives to support them. If a widow has adult, independent children, they are responsible for her needs, so that the church should not be burdened financially. If a man refuses to support his widowed mother, aunt, etc., he is to be counted less honorable than an unbeliever (I Timothy 5:8, 16). The elders of the early church had the task of determining who was legitimately poor. They were guided by the same principles for Jews and gentiles alike.

In America, the various government sponsored welfare programs have reduced the need for the church to expend large sums for the relief of under privileged brethren. However, some may have valid scruples against receiving government welfare. Some may have genuine needs that would not be recognized as such by the state programs. Still others might face emergency situations that cannot wait through all the weeks of red tape involved in government programs. These are our charges. We must carry their load. They can be helped through the church distribution or by personal gifts from concerned brethren. John said that we can prove that we really have the love of God in us by our support of the needy (I John 3:17). James said that our failure to help such people is evidence that our faith is dead (James 2:15-16).

## THE POOR YOU HAVE WITH YOU ALWAYS

Anyone who has the love of Jesus will have compassion on the poor of every persuasion, Christian or heathen. When Jesus told the rich young ruler to sell all that he had and give to the poor, He did not say that he must give to the poor among Jesus' followers. Jesus cares for the poor, and so do we, if we are truly His disciples. Jesus fed over five thousand hungry people one afternoon, simply because they were hungry. We may be certain that many of those who ate of His bounty that day failed to become serious disciples. His giving was motivated by pure compassion, not a desire to build a vast following.

A brother once testified that he had been driving down the highway one morning and, spotting a hitchhiker, proceeded to pull over. The Lord asked, "Why are you going to pick up that man?"

"I'm planning to witness to him about you, Lord!"

"Why don't you just pick him up because he needs a ride?" That brother had a different attitude when he opened the door to his rider.

Does this mean Jesus doesn't want us to witness to people? No, but if our motive for helping people is secretly selfish (so that we can carve another notch in our Bibles and say, "I won another one for Jesus!") the person you are dealing with can usually sense it. Jesus helped even when He knew that a person would ultimately reject Him.

What is the proper motive for acts of charity? Why should we love and help people, anyway. Is it because Jesus loves them? Is it because He commanded us to love them? Or should it be, rather, that we love them just because they *need* it? Did Jesus love us simply because the Father commanded Him to love us, or did He Himself love us and give Himself for us, because we had a need?

The Lord's business is giving. He gave until it hurt. And He didn't stop at that! He is still pouring out His blessings on us every day. If we expect to follow in His steps, and to be like Him, we must come to experience the joy of giving.

## **chapter five: the circulatory system**

### **THE GIFT OF GIVING**

All members of the Body of Christ have a particular gift, or ministry (the words are interchangeable). The Body of Christ is so constructed that, if one member is in disobedience and fails to do his job, many will suffer. If your shoulder would refuse to move, the services of your arm, wrist, and hand would be greatly impaired. Each member is related to others in such a way that none is entirely dispensable. You should know your gift and use it, or we will all be in trouble. We often make the mistake of equating the word "gifts" with "special abilities." When the Scriptures speak of gifts, the reference is to *ministries* (that is, services, or functions), rather than to "special abilities." The special abilities are there too, of course, but it is not they that are spoken of as "gifts." The abilities are given by God to augment, or make possible, the operation of the gifts. When I Corinthians 12 enumerates nine "gifts" of the Spirit, Paul is merely giving a partial listing of a few of the ministries that exist in the Body of Christ. When he speaks of the gifts of healings, tongues, prophecy, and others, he speaks not of the actual abilities themselves, but of their application in the ministries which they make possible. Hence the "gift of tongues" is quite distinct from the ability to utter prayers and praise in an unknown tongue. Of a thousand persons that all can speak in tongues, perhaps only a handful would have the "gift," or "ministry" of tongues, which, along with the gift of interpretation, may be exercised for the edification of the whole Body.

Romans, chapter twelve, adds a few more gifts to the list in I Corinthians. Among them are the gifts of ruling, exhortation, teaching, mercy, helps, and *giving*. The gift of giving is another way of saying the ministry of giving. The New Testament devotes more space to the operation of this ministry than to that of any other. We are all commanded to exercise this gift to some degree, but some are singled out in particular for it. We have already examined this statement: "Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches . . . that they do good, that they be rich in good works, ready to distribute, willing to share." (I Timothy 6:17-18).

From this it is apparent that God has given the gift of giving to everyone who is rich. He has given some of our brethren the burden of wealth. We must constantly pray for these people, that their hump will not hinder their safe passage through the needle's eye. An abundance of material things is given to a man for this purpose that he might help those who lack. Actually, most Americans are very rich in comparison to the worldwide average. We are all living more comfortably than we absolutely need to. I'm not saying that we are obligated to cut back our lifestyles to the point of living on bare necessities. I am saying that we are very much responsible before God to see that the needs of the poor are met.

There were a few men mentioned in the New Testament who were well to do, and, consequently, had the gift of giving. Joseph of Arimathea, a wealthy disciple, gave a fine tomb for the use of the body of Christ. (This, of course, turned out to be only a three day loan, but he didn't know that when he gave it.) Another man is prominent in the book of the Acts. He is said to have been an apostle (Acts 14:14), although he was not of the twelve. He became well known, and had an important ministry of authority in the Body. This was Barnabas. Most of us do not realize that Barnabas started out with the gift of giving (Acts 4:36-37). When he performed that ministry

well, God promoted him to an apostle! At least two men were called personally by Jesus to the ministry of giving. They were Zacchaeus, the tax collector, and the rich young ruler. Both were rich. One answered the call. The other didn't.

## **THE LIFEBLOOD OF THE BODY**

Giving is the circulatory system of the Body of Christ. Money is the "lifeblood" of the physical needs of the Body. Without it, evangelists could not continue to preach, pastors could not shepherd, teachers could not instruct. It might be proper to view the ministry of giving as the most important of the gifts, since it makes the operation of the others possible.

In your own body, the heart pumps the blood, carrying supplies of vital nutrients to all members of the body. Then, rather than storing it up for a rainy day, each member extracts the nutrients it requires for sustenance and allows the rest to flow to the other members down the line. If any cell clung tenaciously to all that it received from the heart, that organ would rupture and be worthless, or even detrimental to the health of the whole body.

In the Body of Christ, Jesus pours out material goods on certain brethren who have the ministry of giving. They supply the needs of others in their locality, who in turn channel as much as they do not need further down the line. One brother gives to me. I take as much as I need and give the rest to others who channel it on to still others. Some of that money may finally end up helping out the brother who originally gave to me. So the lifeblood has made a full circle, and nourished many members in so doing. I believe that the amount of resources that Jesus supplies (through good employment) to those who have the ministry of giving is sufficient for all of the needs of the Body. If everyone who has that ministry would practice it, none would suffer lack. John wrote to his

friend Gaius and commended him because he had faithfully aided the traveling teachers and preachers. John said that these itinerants received no financial aid from the heathen. I find that interesting. If they would not accept gifts from those outside the Body of Christ, they must have assumed that there was enough money within the Body to meet their needs. Churches should not take collections from the unbelievers in the congregation. They should announce that the offering is only for Christians to participate in. Unbelievers should not invest in the church and, conversely, Christians should not tie up God's money in investments outside the Body. What business does God's money have on Wall Street? Your body produces enough blood to sustain all of its members. It does not have to receive transfusions unless it has, by some calamity, lost some of the blood it originally produced. If no blood escapes your body, none will have to come in from outside. As far as your circulatory system is concerned, your body is a self contained unit.

So also, God has seen to it that the income producing members of His Body (of which I am one) produce sufficient quantities of lifeblood, that is, money, for the needs of the entire Body. The Body of Christ is a self contained unit. If there is ever a need to accept help from non-Christians, it is only because someone on the inside has sprung a leak, by investing God's money outside the Body. Financially perilous times are upon us. Soon the operation of the circulatory system will become far more obvious, as many previously affluent Christians find it necessary to seek and receive aid from one another. Be careful not to spill any of the lifeblood. There's none to spare.

## **CIRCULATORY PROBLEMS**

Sometimes there is trouble in the system because certain members seem reluctant to channel through the increase that God has entrusted them with. More than this can

hinder the proper circulation in the Body, however. Some of the members, ironically, are not willing to *receive*. Even now, I sometimes have difficulty in graciously receiving contributions from those who, to my knowledge, can scarcely afford it. But then, they are the ones who will receive the blessing. Why should my pride keep a brother from receiving a blessing? It isn't easy to accept charity. Some will absolutely rebel at the idea. But, if my vision is correct, the time is coming upon our country when none of us will be able to reject aid. The reason that we object to the idea of receiving a gift—particularly when we need it—is that in so doing we acknowledge our neediness. Human ego likes to consider itself as self-sufficient. It is humbling to realize that we need help, and that humbling is exactly what God wants for us.

Paul was concerned that the Jewish brethren might not be willing to receive the donation from the gentile churches. He told the Romans (15:31) to pray that "the service which I have for Jerusalem may be accepted of the saints." The service he speaks of is the gifts from the gentile brethren, which Paul was delivering to the poor saints in Jerusalem. To this day devout Jews have a religious scruple that will not allow them to receive charity from gentiles. Paul was afraid this attitude might have carried over after conversion.

What becomes of an organ that, for one reason or another, fails to receive the lifeblood that the heart is striving to pump to it? Is it possible that spiritual gangrene has set in, in part, in some members of the Body of Christ? If so, it is because some members have been too proud to receive from one another. What if Elijah had been too proud to accept the Zarephath widow's last cake? They would all have perished in the famine. If the disciples had been too proud to receive a little boy's lunch, over five thousand persons would have gone hungry.



Another attitude that hinders the free flowing of the circulatory system expresses itself in these terms: "My wife and I have a policy that we will never tell anyone else what our financial needs are. The Lord alone provides for us." For years I considered this to be a spiritual attitude, but more recently I have begun to change my mind. The problem is that this policy can foster an attitude of spiritual independence. Because we are just naturally proud we fail to see that God has provided each of the members to be mutually supportive. Our tendency instead is to isolate ourselves from the need for each other. God has commanded me to bear your burdens (Galatians 6:2). How in the world can I do that if you will not allow me to know what your burdens are? We must learn to humble ourselves and say, "Brother, I need you!" Anything that keeps us from doing that is pure ego and disobedience, no matter how spiritual its disguise.

The devil will try every kind of vile deception to clot the system and cripple the Body of Christ. We mustn't be ignorant of his devices. We have to let the Bible be our guidebook and not be ruled by our feelings, nor, much worse, our ego. Pride tries to conceal itself by saying, "I'm trusting the Lord alone." But the Holy Spirit will see to it that our pride is unveiled so that we can walk in genuine trust and obedience. We must "take heed to the ministry which you have received in the Lord, that you may fulfill it" (Colossians 4:17).

## **chapter six: the curse**

There was a certain rich man, which had a steward; and the same was accused to him that he had wasted his goods. And he called him and said, ". . . thou mayest no longer be my steward."

Luke 16:1-2 KJV

Stewardship is a serious matter with God. To whom much is given, from him is much required. When it comes to the Lord's attention that one of His stewards has been unfaithful and has wasted His wealth, He relieves that steward of his job. God is a careful bookkeeper and it would be a fearful thing to hear Him say to you, "Will a man rob God? Yet ye have robbed me. But ye say, 'Wherein have we robbed thee?' In tithes and offerings. Ye are *cursed* with a *curse*: for ye have robbed me, *even this whole nation*" (Malachi 3:8-9).

God destroyed the cities of the plain because Sodom, one of them, failed to show mercy to the poor by giving to them. Did you think that God destroyed Sodom and Gomorrah for their homosexuality? That was just one of the symptoms of a deeper abomination.

If we could see the hearts of the Sodomites as God did, we would find that old root of all evil . . . that's right, it was greed. "This is the iniquity of thy sister Sodom, pride, fullness of bread, an abundance of idleness . . . neither did she strengthen the hand of the poor and needy" (Ezekiel 16:49). There can be no doubt, then, that God will not let a nation escape His wrath, when it has been entangled in covetousness.

Now, what about us? I mean America. Has not God blessed this nation materially above any other, and made her a steward, for the world's benefit, of His supplies? Isn't it obvious that God has raised us up for the purpose of strengthening the hand of the poor and needy? Have we diligently done this? I must take off my hat to America. She has contributed more to the needy of her own people, and of the world, than has any other country. Disaster-stricken countries have always looked to America for relief, and have generally found it. Thousands of families have benefited from the welfare programs in this country. Shouldn't all other nations fall under God's curse before America does? Perhaps. But it does no good to compare America's contributions with those of other

countries, since America's wealth far exceeds that of any other nation in Christendom. The widow who gave two mites to the temple treasury gave less than did the rich Pharisee, but Jesus saw things differently. The Pharisee gave more, in terms of actual substance, but he sacrificed nothing.

A recent survey revealed that Americans spend more on chewing gum each year than on foreign missions. Has America robbed God in the realm of tithes and offerings? Certainly not a tenth of the nation's gross national product has gone into the Lord's work. In fact, most American *Christians* have even neglected to see to it that God gets His tenth first. God have mercy on America!

And what of the relief to the poor? If you could see the figures of how much money went through the welfare systems of the various states to feed and clothe underprivileged families, it would bring a tear to your eye. But has America done her *best* to help the poor? Multiplied billions of dollars went into putting the first man on the moon, just to bring back a few rocks (as Larry Norman said, "Sure must be nice rocks!"). What if those billions had been spent to feed and clothe the children who have since died of malnutrition and pneumonia? Is God more interested in children or spaceships? The average American family has one-too-many cars and lives in surroundings more luxurious than necessary. Remember, running water would be a luxury to some of the families that we are ignoring. Each year an astronomical amount of money and natural resources are wasted unashamedly on Christmas presents, most of which are token gifts, having no real value to the person who receives them. We need to recognize that God is judging our nation. Our money is becoming mere paper. And soon there will not be enough food and clothing available to go around, even if the money had any value. Why has all this happened? Is it because we have allowed corruption in the courts and X-rated movies in the theaters? No, because those things wouldn't exist if there were no greed. Covetousness is at

the root of even these things. Someone has said that if God does not destroy America, He'll have to resurrect Sodom and Gomorrah and apologize. Israel had similar problems. Haggai, the prophet, described their condition to them:

Is this a time for you to live in your paneled houses? . . . Reflect carefully how things have gone for you. You have sown much, and harvested little; you eat, but never have enough, drink, but never have your fill, put on clothes, but do not feel warm. The wage earner gets his wages only to put them in a purse riddled with holes. . . . The abundance you expected turned out to be little. When you brought the harvest in, my breath spoiled it.

Haggai 1:4-7, 9 JB

Their problem was remarkably like ours. God claimed full responsibility for the crop failures. His breath spoiled them. Why did He do that?

God wanted His people to contribute toward the building of the temple, His House. The people were saying, "The time has not yet come to rebuild the temple of the Lord" (Haggai 1:2). God was saying, "Is this a time for you to live in your paneled houses, when My house lies in ruins" (Haggai 1:4). The people of God were living in expensive houses, building their own financial empires, and God wanted them to be putting their money into building His house, and His empire.

Today, God still expects us to contribute to-ward building His House, the Body of Christ. The church is not that building on the corner with a steeple. When I say God wants your money to go into the building of His House, I am not referring to a new wing for the Sunday school building. The House of God is the church, that is, you and me (Ephesians 2:19-22; I Peter 2:5; Hebrews 3:6). And

as constituents of the church we must grow up to spiritual maturity and unity. This is the project we must support with all our resources. In practical terms, this means that we should contribute to the ministries that are effectively bringing about this goal. Why are we living in expensive, paneled houses, when God's House lies in ruins?

Is there anyone who doubts that the church is presently in ruins? Maybe your particular local church is doing fine, but the total church throughout the world is in poor condition. Beside the financial difficulties, there is great apostasy. A lack of support for Bible teaching ministries has brought about a frightening lack of Bible understanding among those who name the name of Christ. Many in the church now disbelieve the reality of the virgin birth, the substitutionary death of Jesus, the resurrection, and the second coming. The devil has seen to it that the proponents of these heresies are well supported, while those who preach the truth in Jesus are materially neglected by the brethren. How important it is that we put God's money into His project of building His House, instead of building our own "paneled houses."

Another area in which the church is deficient is the area of unity. We are all one in Christ, regardless of our denominational subtitles. Divisions over trivialities of doctrinal disagreement and denominational loyalties are displeasing to God and thwart His divine purposes. Paul regarded such loyalties, which hinder fellowship among all true believers, as evidence that a church was still infantile and needed to grow up (I Corinthians 3:1-4). The church at Corinth was in that condition, and the present church on the earth is in similar condition. The building of God's House means the bringing of the church in general to a mature state, lacking such divisions. We are not speaking of an organizational unity, like the present ecumenical movement, but of a spiritual unity, wherein love flows throughout the Body unhindered by personal biases.

The building of God's House does not necessarily involve a doctrinal unity, whereby all believers agree on every point of doctrine. It involves a change of heart, a maturing of God's people to the point that, although differences of opinion exist, they are not permitted to hamper fellowship. You can see that this work is far from complete, and our money should go to ministries which promote this unity. (If you have difficulty believing such a unity is what God really desires, read Ephesians, particularly the fourth chapter.)

The curse comes when people, and particularly God's people, neglect to put their money where God wants it. Since the offense is related to finances, the curse is also in connection with economy. "The wage earner gets his wages only to put them in a purse riddled with holes," aptly describes our present economical status.

Another description is found in the New Testament:

Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted [inflation?] and your garments are moth eaten [devaluation?]. Your gold and silver is cankered, and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days [hoarding God's money in our own bank accounts?]. Behold the hire of the laborers, who have reaped down your fields [ministers in the world], which is of you kept back by fraud, crieth; and the cries of them which have reaped are entered into the ears of the Lord of Sabaoth.

James 5:1-4 KJV

James depicts a group of God's people who have stored up for themselves large sums of money which should

have been placed in the hands of the laborers in God's field. Withholding the wages of these missionaries is fraud. God's curse has smitten the financial empires of these people, and their money has lost its value. All we can plead in the face of all these indictments is, "Guilty, as charged."

Some time ago, I had a budding ministry in Santa Cruz, California. There was every indication that God had a mighty work to be done. I was storing my tithes in a box to let them accumulate. When there was a large sum, I would give it to whomever the Lord led. But tight times came, and I took some of that tithe money to pay some bills. "After all," I reasoned, "I'm in the ministry. This is going to the Lord's work." Within days I was bankrupt and had to leave the area. The ministry in Santa Cruz continued, but I didn't get a piece of the action. I had robbed God, and I felt the curse.

A man in the ministry is not freed from his financial obligations to God. We are all members of the Body, and our cooperation is necessary for the proper functioning of the circulatory system.

### **THE CURSE REVERSED !!!**

Here is a positive note. God promised to reverse the curse. In Haggai, He told the people that a reversal of their negligence would bring about a reversal of His judgment: "From today onwards I intend to bless you" (Haggai 2:19).

The curse in Malachi is followed by a similar stipulation. To the same folk whom He had accused of robbing Him, He made the promise that, if they would bring the tithes into His storehouse, he would (1) Open the window of heaven and pour out a blessing, and (2) He would rebuke the "devourer" for their sakes. I don't know exactly what that second clause means, but I'd sure be glad to see the

Lord destroy whatever it is that is devouring our nation's wealth!

These Scriptures demonstrate a universal principle of the dealings of God with the nations. When nations bless God financially, He will also bless them financially. When they neglect God, He neglects to bless them.

Only a mighty revival from the Holy Spirit could possibly turn this nation's heart back to God. Unless this happens, the curse will worsen. But even if the curse consumes the world around us, we have the security that comes from building a house upon the rock. Our assurance of financial and material provision lies in God's faithfulness. When we serve faithfully as the stewards of God's riches, we are laying up a good foundation against the time to come.

### **chapter seven: the joy of the Lord**

There are many blessings that result from our generous and sacrificial giving. Some of them have been discussed: the freeing of the spirit from the bondage of covetousness, the promise of God's provision for us, the thrill of meeting the needs of the needy, the proper functioning of the circulatory system of the Body of Christ, and the rescuing of the nation's economy from collapse. Yet another fruit is, simply, the joy of giving.

When David was collecting materials for the construction of the temple, he asked for voluntary contributions from the people. David himself set an example for the people by exhausting his personal treasury for the cause. Several million dollars' worth of gold, silver, bronze, and other precious substance came in when the people followed their king's example. The chronicler records that, following their giving, "the people rejoiced, for they had offered willingly ..." and "did eat and drink before the Lord that day with great gladness" (I Chronicles 29:9, 22).



We also have the joy of giving to the project of building God's spiritual temple, the church. If we do it willingly, and without constraint, we also will be filled with a joy that is not expressible, but can only be experienced.

A similar joy accompanied the contributions for the implements of worship in the tabernacle in Moses' day. "And Moses spake unto all the congregation of the children of Israel, saying, This is the thing which the Lord commanded, saying, Take ye from among you an offering unto the Lord: whosoever is of a willing heart, let him bring it . . ." (Exodus 35:4-5). Only those whose hearts impelled them were asked to give.

Most of the people brought generous contributions. Finally, the leaders of the project came to Moses and said, "The people bring much more than enough for the service of the work, which the Lord commanded to make" (Exodus 36:5). So Moses had to tell the people to stop bringing their gifts. God's people had discovered the joy of giving!

Paul said that the ministry of giving produced a two fold joy and blessing: the supplying of the needs of the needy and the offering of praise to God by those who receive (II Corinthians 9:12). And this is to say nothing of the blessing to the giver, which exceeds that of the receiver (Acts 20:35).

The Macedonian church had discovered the joy of giving. Paul wrote to the Corinthians to tell them about it. He said:

And now, brothers, we want you to know about the grace that was given by God to the Macedonian churches. 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 abil-

ity. Entirely on their own, they pleaded with us for the *privilege of sharing* in this service to the saints. And 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.

## II Corinthians 8:1-5 NIV

That is the proper order. We *first* submit our whole lives to God, and the authorities He has placed over us, *then* we give our gifts. There is no promise of blessing to the giver who has not first given himself to God.

The Macedonian churches were in dire financial straits. Their generous giving would appear to the worldly mind as a foolish move, especially since they gave more generously than they could *reasonably* afford to give. They apparently realized they could not afford to hang on to their money, and trusted God to provide for them. Also, that money could never adequately replace the joy of giving. Their choice was between their money and the joy. They chose the joy.

We are all familiar with the parable of the three stewards. Their master went for a trip and left them in charge of his substance. To one was given ten talents, to another five talents, and to the third, one talent. When the master returned from his journey, he called his stewards to give account of their stewardship. This is a picture of believers who have been entrusted with God's wealth.

The steward who had been given only one talent had hidden it, fearing that he might lose it. As a result, he only had a single talent to give into his master's hand. His master was displeased, deprived him even of that one talent, and dismissed him. So it is with the man who clings to the little he has. He will lose even that little he has, and suffer the pains of hunger and poverty.

The other two stewards had invested their money in such a way as to bring increase to their master. This corresponds to our putting our funds into the Lord's work, where they can produce fruit a hundred fold for Jesus. The lord was pleased with those servants and said to each, "Well done, thou good and faithful servant, Thou hast been faithful in few things, I will make thee ruler over many things: enter thou into *the joy of thy Lord*" (Matthew 25:23).

We cannot equate "the joy of the Lord" with "heaven." This would indicate that only those believers who had used God's riches properly could be admitted to heaven, making salvation a reward for good works, rather than faith. The "joy of the Lord" is available in this life, and may be equated with the "joy of giving." These two faithful stewards had put their money into the ministry of God's Word. God, seeing their faithfulness in the small things, then entrusted them with still more of His wealth, and rewarded them with what He calls the joy of the Lord. Are you experiencing the joy of the Lord in your life? Are you using God's money properly, and investing it in the business of heaven?

One final point may be worth mentioning. Joy is one of the fruits of the Spirit listed in Galatians 5:22-23. It is preceded in the list only by love. Love, or *agape*, means selfless giving. When we love, not in word, but in truth, we are eligible for the next fruit in line, joy. Joy follows giving. The joy of the Lord and the joy of giving are inseparable.