

BIBLICAL ECONOMICS 101

Introduction

I want to begin our study by asking you this question. What are the three things that human beings value the most? Most sociologists would say that it's three things: money, sex, and power. For the next thirteen weeks, we are going to study the first of those, money.

I do this with some fear and trembling because the most sensitive nerve in people's bodies is the one that leads to their pocketbooks. Personal finances is a forbidden subject today. It is a great taboo to tell anyone what to do with his or her money.

That is as true in the church as it is in the culture. Most Christians believe that their money is theirs and no one else's and that no one including spiritual leaders has the right to tell them what to do with it. Some Christians might concede that it's legitimate for spiritual leaders to talk about tithing but the other 90% is none of their business.

But that view is wrong isn't it? The fact is that the lifestyles of Christians isn't their own business. The Bible teaches that in the body of Christ, we are our brother's keeper. We need to love each other enough that we're willing to hammer out how we should use our money in a desperately hurting world.

Which is the objective of this study. We are going to help each other figure out how we should use our money.

To figure that out, we are going to address a variety of critical issues. I say critical issues because what we end up believing about them will dramatically impact the way that we use our money. I've said many times before that we always act and live consistently with what we truly believe. What we believe about each of the issues that we address will determine how we use our money.

I want to introduce these issues by asking you a couple of questions. Please answer them "yes" or "no" and I am going to put the tallies on the board. #1 – is materialism as great a sin as homosexuality is? #2 – is it immoral to own a \$50,000 BMW? #3 – is a person who nets \$300,000 every year and gives away \$100,000 of that generous? #4 – does the Bible really teach us to give 10% of our money to God? And #5 – is paying your adult child's college tuition the same as giving to God?

I've asked these questions and had you answer them for two reasons. The first is to show just how critical the issues that we are going to address in this study are and how deeply they reach into our lives. The second is to show how open minded and loving that we need to be in addressing them. There are going to be different points of view regarding them and I would caution you this. Don't take it personally if someone disagrees with you. It isn't a personal attack. We're trying to discuss and learn and want to have an open forum in doing so. It will enhance the learning that we do.

Which believe me is going to be great. You are going to learn things in this class that you probably haven't even thought about. We are going to do something that almost no Christians, including pastors, have ever done. We are going to take an objective and thorough look at what the Bible teaches about economics, about money and things.

This study comes from something that I decided to do four or five years ago. I decided to set aside everything about economics, about money and giving, that I had ever been taught. I then decided to study what the Bible teaches about that as thoroughly and objectively as I possibly could. The results of doing that is what I'm going to be sharing with you for the next 13 weeks.

Anyone who does what I did is going to realize two things. First, pastors and Christian teachers don't know about and thus aren't teaching some of the most important things that the Bible teaches about economics. And second, some of the things they are teaching about are simply wrong, in my view at least. I believe, for instance, that the Bible does not teach us to tithe and every time someone teaches you that it does, he or she is wrong.

So open up your minds and hearts and let's start a journey now that, if you finish it, will lead you home. You will develop a Biblical worldview about economics and not a cultural one. You will then be able to be a true disciple of Jesus who has learned all that He teaches about money and things.

The procedure for our study will be to raise the most urgent economic issues that the Bible raises and to study what it teaches about each one.

Issue #1

Almost all of you have seen some of those bulletin bloopers. But I can't say too much because I've been responsible for several of those myself. About ten years ago, for instance, one of our ushers, Sandy Gunn, came up to me right before worship service with a smile on his face. He then said: "I like the song that you picked but you probably shouldn't have put it where you did in the service." I looked in the bulletin and sure enough he was right. The song was a good one, page 512, "Little Is Much." But the placement was bad, right before the tithes and offerings.

Christians get a lot of good laughs when it comes to churches and money and giving. I know that I do. But in the end money and giving is no laughing matter.

That's because of the very first issue that we are going to discuss. That issue is, "**Can spirituality be divorced from the economic realities of life?**" This seems the logical first question for those who are disciples of Jesus doesn't it? That's because what we value the most is our aliveness to God and His kingdom and that is what this first issue is about.

Let me define the terms of the issue for you. "Spirituality" means being alive and responsive to God and His kingdom. It is having a familiar friendship with Jesus and partaking of His powers.

The "economic realities of life" means the way that we use our wealth, that is, the money and things that we have. It means using or not using our wealth the way that God commands us to in Scripture.

You can see then what this first issue is about. Does the way that we use our wealth affect our aliveness to God and His kingdom? Does it affect our friendship with Jesus and our ability to partake of or access His powers?

I had a young lawyer friend whose name ironically enough was "Don." I say "ironically enough" because this young lawyer really was a Don Juan type figure. He was constantly going out with a variety of lovely young ladies and having what our society calls "casual sex" with them. Compare Don with another lawyer named Richard who, the last year that I was in Akron, probably netted \$200,000 of income but gave only about 1% of that away to others?

Most of us who are conservative Bible believing Christians would say that Don sinned. But what about Richard? I have two questions for you. First, was Richard's giving away only 1% of his enormous income a sin? And second, if you think it is, was it as great a sin as Don's promiscuity?

The fact is that you and I cannot answer those two questions without studying what Scripture has to say about them. Let's do that now by looking at three critical passages: Isaiah 58:1-7; Ezekiel 16:48-50; and 1 Corinthians 11:20-22. These verses specifically address the first issue that we're addressing. Can spirituality be divorced from the economic realities of life?

ISAIAH 58:1-7

In verses 2 and 3, God's people complain that they are seeking God but He doesn't want to have anything to do with them. He won't give His presence or blessings to them. One of their complaints is about fasting. They diligently observe ceremonial fasts as part of their worship of God but claim that those fasts and their worship don't please Him at all.

Well, what they claim is in fact correct. Their fasting and worship do not please Him and He tells them why. According to verse 3, they were working on the days of fasting instead of resting and meditating on God like God's law commanded them to. As verses 6-7 reveal, the problem is their greed. Their greed made their fasting and worship of no account in the eyes of God.

Having explained all of this to them, God then tells His people in verses 6-7 the kind of fasts that He desires. He is speaking figuratively here and explaining what is like a fast. That means He is explaining what honors and pleases Him like fasting would.

The first figurative fast that God desires, in verse 6, is to release their slaves. In a few weeks, we are going to discuss the Year of Jubilee. This was a law of giving that God commanded His people to follow. Part of it required the releasing and paying of slaves. God says that doing this is the spiritual equivalent of fasting.

The second figurative fast that God desires, in verse 7, is to give liberally to the needy and poor. God had commanded His people in the law of Moses to give selflessly of themselves and of their resources to those who have legitimate and specific needs. God says that doing this is also the spiritual equivalent of fasting.

This passage has two implications. The first is about our worship. Using our money and resources according to God's commands makes our worship pleasing to Him. But using our money and resources contrary to God's commands makes it insulting to Him. A good summary would be that generosity enhances our worship but greed diminishes or even destroys it. **Worship cannot be divorced from the economic realities of life.**

The second implication (seen in the last two lines of verse 2) has to do with the nearness of God and His blessings. Using our money and resources according to God's commands opens us up to His presence and blessings. But using our money and resources contrary to His commands closes us off from His presence and blessings. **Aliveness to God and the powers of His kingdom cannot be divorced from the economic realities of life.**

We don't have to be geniuses to figure out how timely this passage is to American Christians and churches, which are the wealthiest not just in the world today but in all of human history. We must ask and answer two questions. #1 – does the way that we use our money and resources make our worship pleasing or insulting to God. And #2 – does the way that we use our money and resources open us up to or close us off from His presence and blessings.

A number of years ago, the income tax statement of a presidential candidate, who claimed to be a Christian, was made public. The statement showed that He made well over \$200,000 the year before but gave away only about 1.2% to others. My question to you is this. Did the way that he used his money have any impact on his worship and his openness to the presence and blessing of God?

Ezekiel 16:48-50

Let me introduce this passage to you before we read it by asking you a question. Most people answer this question by referring to Genesis to 19. The question is, "what was the sin of Sodom that led God to literally bury it?"

As you probably know, the word "sodomy is derived from Sodom which shows us what the traditional interpretation is. We normally equate Sodom and also Gomorrah with sexual sin including brazen homosexuality. Genesis 19 confirms that we are correct in doing so, equating Sodom with sexual sin.

But we are incorrect in equating it only with sexual sin. Please listen carefully to this. Sexual sin was not the only or even the greatest evil that was taking place in Sodom. This passage in Ezekiel shows us that there was an equal if not greater sin.

Many Sodomites were prosperous. They had far more than enough money and resources to meet their basic needs. But instead of giving their surplus to meet the basic needs of the poor there, they used it to provide luxuries for themselves. They lived materialistically in other words.

And that is what did them in. Notice the word "guilt" in verse 49. Materialism brought guilt on Sodom. God then destroyed it as a result of that. He would have destroyed it even if its people hadn't been sexually sinful. The bottom line is that God literally buried this city because its people lived selfish materialistic lives.

Matthew 25 is a companion passage to this one. God judged Sodom in this life for the way people used their money and resources. Matthew 25 reveals that He will judge us as individuals in the life to come on the same basis. It reveals that at the final judgment, God is going to put us with either the sheep or the goats depending on how much of our money and ourselves that we have to those in need.

This passage then teaches us one of the most important lessons of life that we will ever learn. **God's judgment cannot be divorced from the economic realities of life.**

This passage too is so timely to American Christians and churches. Conservative Christian leaders and Christians like you and me tend to denounce a narrow set of personal sins, at the head of which are usually abortion and sexual impurity. I once heard Jerry Falwell say that if God doesn't judge America, He'll have to apologize to Sodom and Gomorrah. Why? Because of abortion and homosexuality, he said. I heard Pat Robertson comment about 9-11 that it might be God's judgment on America for its sins of abortion and homosexuality.

Let me quickly say that I like and respect Jerry Falwell and Pat Robertson. Let me also say that I agree with what both of them said. But it puzzles me, especially in light of Ezekiel 16:48-50. Why do they, almost all fundamentalists and evangelicals, and we always mention abortion and homosexuality but never materialism?

We clearly should mention materialism shouldn't we based on what this passage teaches us. God appears to consider it as great of an evil as abortion and homosexuality are.

God is going to judge us as individuals and as a nation either now in this life or later in the life to come if we don't use our money and resources the way that He commands. Sodom is the vivid illustration of a great truth. Judgment cannot be divorced from the economic realities of life.

1 Corinthians 11:20-22

This passage is about the Lord's Supper or what we call communion. 1 Corinthians 10:16-17 teaches us something about the Lord's Supper that helps us interpret 11:20-22.

In 10:16-17, Paul explains what participating in it signifies. It signifies koinonia with Jesus and other Christians. Koinonia means supernatural fellowship and oneness. Verses 16-17 teach us that koinonia with Jesus inevitably involves koinonia with other Christians and the Lord's Supper signifies this.

That helps us interpret 11:20-22. The 1st century Christians celebrated a love feast in connection with the Lord's Supper, both of which they did each Sunday. They met together for a regular dinner after which they worshipped and took communion. Each Christian was supposed to bring whatever food they could and share it with those who couldn't bring any. The church did this as a mechanism for giving to the many poor Christians who made it up.

Paul tells us what some of the Christians were doing in verse 21. They didn't want to share the food that they brought with others. So they came early and ate quickly so that they wouldn't have to.

Paul points out that this behavior was inconsistent with koinonia. It demonstrated in fact that koinonia did not exist between the rich Christians and the poor ones.

Verse 20 reveals the result of this behavior. The rich Christians who did this were celebrating the Lord's Supper physically speaking but not at all spiritually speaking. It was spiritually meaningless to them.

The lesson here is a profound one. Having the ability to give to needy Christians and not doing it denies koinonia. That in turn prevents us from experiencing the spiritual realities of communion. Communion is not a sacrament or means of grace for Christians who can give to others but don't. That clearly means then that **the Lord's Supper cannot be divorced from the economic realities of life.**

This raises a question that again any thinking and serious Christian must ask and answer. What does communion in American churches mean when there are millions of Christians around the world who are hungry. One thing it certainly means is that the celebration of the Lord's Supper in America is incomplete as long as there are large numbers of poor Christians who can be helped but aren't. The blessings of the Lord's Supper cannot be divorced from the economic realities of life.

APPLICATION

Let's review then what each of these three passages teach us. Isaiah 58:1-7 - worship cannot be divorced from the economic realities of life. Ezekiel 16:48-50 - judgment cannot be divorced from the economic realities of life. 1 Corinthians 11:20-22 - the Lord's Supper, communion, cannot be divorced from the economic realities of life.

Connecting these three passages with each other unveils one of the great truths of Scripture. **Spirituality cannot be divorced from the economic realities of life.** What we do with our money and resources dramatically impacts our spirituality. Using them the way that God commands makes us more alive to Him and His kingdom. Not using them the way that He commands makes us less alive to Him and His kingdom. Using them the way that He commands enhances our friendship with Jesus and our ability to partake of His powers. Not using them the way that He commands diminishes our friendship with Jesus and our ability to partake of His powers. Or most simply put, spirituality cannot be divorced from the economic realities of life.

EXPLANATION

There's a theological and practical reason for that. Define for me the word "sin" as an act not a nature. What does it mean that we sin? It can mean one of two things. First, we do not do what God commands us to do. We call this a sin of omission. Or second, we do what God commands us to not do. We call this a sin of commission.

Wealth, money and things, is one of the dominant themes in the Bible. More is said about wealth than any other single subject. God gives us specific commands, which we will discuss in detail during this study, about how we should use our wealth. He commands us to do certain things with it. He also commands us to not do certain things with it.

Now, the moment that God gives us commands about wealth, at that moment, it becomes possible for us to sin in that regard. If we do not do with it what He commands, then we have sinned (omission). If we do with it what He commands us not to, then we have sinned (commission). We call both of those kinds of sin with regard to wealth – "materialism." Materialism is not doing with our wealth what God commands us to do or doing with it what He commands us to not do. It is sin.

When it comes to sin, many passages in the Bible make clear that sin diminishes or destroys our relationship with God. Some, for instance, list specific sins that keep Him from hearing and answering our prayers.

It necessarily follows then that we cannot divorce our spirituality from the way that we use our wealth. Materialism is a sin. And because it is a sin it necessarily diminishes or destroys our spiritual life.

But how great a sin is it? Certainly all sin is serious business but some sins are far more destructive in their consequences than others. When I ask "how great a sin" I mean "how destructive are its consequences?"

The passages I read make clear that materialism is as great a sin as adultery and homosexuality are. Its practical consequences are just as destructive as the consequences of adultery and homosexuality are.

The first consequence is that it separates the materialist from God. The Bible shows us that God abhors materialism. He despises and hates it. He cannot have fellowship therefore with those who practice it.

The second consequence is that it destroys koinonia. There is no true unity in the church as long as rich Christians fail to help poor Christians. As we will see in detail later on, intimate fellowship in the church has concrete economic implications. If those implications do not exist, then by definition neither does koinonia.

The third consequence is that materialism causes injustice and oppression. As Richard Halverson points out in his book, No Greater Power, in our fallen world, prosperity is always built on the back of the poor. The only way that some people can have more than they need is that others have less than they need. So, those who get and keep more than they need are causing injustice and oppression of the poor whether they know it or not.

Based on our discussion then what is your view on this first issue that we've addressed? Can spirituality be divorced from the economic realities of life? The answer is "no, it cannot." If we want to get our spiritual affairs in order, we must get our economic and financial affairs in order.

Issue #2

The second issue follows naturally from the first. That issue is, "**do we have the right to do what we want to with our wealth?**"

Let me introduce this issue with a real life situation and a question about it. I know a Christian not in our church who makes about \$175,000 a year and supports only his wife and him. Suppose he has a traditional view of tithing and gives 10% of his gross income, \$17,500, plus some offerings, let's say another \$20% or \$35,000, away. That makes a grand total of 30% or \$52,500 away. The question is, "does he have the right to do with the remaining 70% or \$122,500 whatever he wants to?" The answer is "no."

This second issue requires that we study and understand what the Bible says about a particular subject – the right to property. When I say property here I mean wealth, money and things.

THE RIGHT TO PROPERTY

It is an indisputable Biblical truth that human beings have the God-given right to property. In Exodus 20:15, for example, God uses one of the ten commandments to protect people's property. He commands, "thou shalt not steal." In Exodus 22:5-6, God sets down just one of the many property laws that He gives to the Israelites. This law requires that one person pay damages for injuring or destroying another person's property. In Acts 5:1-5, notice that Peter acknowledged that the property belonged to Ananias before he gave it and that he thus didn't have to give it.

These passages and many more affirm that human beings have the God-given right to private property. They teach that God gives every human being the right to possess property that belongs to him or her. This is private property that no one else has control over including that state.

The Fifth Amendment of our own United States Constitution acknowledges and protects that right. It contains a clause that has crucial implications to our personal lives. Our lives would be tenuous and anxious without it. It is called the "Due Process Clause" and goes like this: "NO PERSON SHALL BE DEPRIVED OF LIFE, LIBERTY, OR PROPERTY, WITHOUT DUE PROCESS OF LAW; NOR SHALL PRIVATE PROPERTY BE TAKEN FOR PUBLIC USE, WITHOUT JUST COMPENSATION."

This clause addresses our property rights as well as our rights of life and liberty. It establishes several things with regard to our property. First, government can take you property but only for public use. It can take it but only when there is some greater public good that must be served. Second, it must pay you for your property and must pay you what it is actually worth. And third, if you want to dispute either the taking of it or what you are paid for it, you must have due process which means given a fair and impartial hearing.

My mother-in-law grew up in a house on Kenmore Boulevard in Akron but if you go to the place where that house was, you won't find it. It's gone now and there is a freeway in its place. Years ago, the government exercised its power of eminent domain and took that property. But know two things. First, it had to take the property for a public use which a freeway is. And second, if her parents had wanted to dispute either the fact that it was for public use or the amount of money they were paid, the government had to give them a fair and impartial legal hearing in that regard for them to make their case.

The Fifth Amendment expressed a great Biblical truth. Human beings have the God-given right to property. Every person has the right to property that belongs to him or her alone and that no one else can take from them.

Notice that the Fifth Amendment puts that right to property on the same level as it does the right to life and liberty. That is the Bible's view as

well. To touch a person's property is to touch them and their life and liberty. That is what makes vandalism and theft such vile sins.

God has given us the right to private property for three reasons. First, it allows us the dignity of controlling our own economic destinies, of making our own way in the world. Second, it protects us against the totalitarianism of centralized ownership. Socialism that involves government ownership of all property is inconsistent with Biblical economics. And third and most importantly of all, it empowers us to be partners with God in the world, that is, using the money and things we have to advance His purposes and plans.

IS NOT ABSOLUTE

Whether we know it or not, this right to property that Scripture teaches is one of the most significant truths of human life. But there is a second truth that is just as important. Our right to property is not absolute.

I said that a certain form of socialism is inconsistent with Biblical teachings. That is true. But it is also true that pure capitalism is inconsistent with Biblical teachings. Carl F.H. Henry, former editor of *Christianity Today* magazine and one of America's premier theologians, notes the striking parallel between the pagan Roman attitude toward private property and that of capitalism.

This pagan Roman attitude derived ownership from natural right, that is from the supreme value of the human being himself. It defined ownership as the individual's **unconditional** and **exclusive** power over private property. It declares an owner's right to use his property as he pleases irrespective of the will of others. Thus, Scrooge has the right to do what he wants with his money, hoard it and pay Bob Cratchet far less than he is worth, without even considering what Cratchet wants him to do with his money. That was the pagan Roman view of property rights.

And it is America's. Henry argues that the Roman view "STILL REMAINS THE SILENT PRESUPPOSITION OF MUCH OF THE FREE WORLD'S COMMON PRACTICE TODAY." Thus, the board of a struggling corporation pays its CEO \$20 million in salary and asks its workers to take a pay cut.

There is no doubt that the Roman view is the basic presupposition of most America companies and of Americans themselves. Americans believe that they can do with their money and things whatever they please irregardless of everyone else's economic circumstances. This is in fact an almost unchallenged presupposition.

The basic American attitude is that our right to our money and property is absolute. Consequently, how we use it is our business and nobody else's. What we gain is ours and we can do with it as we please.

But that isn't just the way that non-Christians think. It is the way that Christians think as well. The predominant view of American Christians is this. The church can tell me what to do with the 10% that I owe God and maybe even some of the offerings that should go along with it. But the church cannot and had better not tell me what to do with the rest. The way that I spend my money is a private affair and nobody had better be telling me what to do with it.

That's what a lot of Christians think but nothing could be further from the truth. That view is totally contrary to what the Bible teaches. The Bible teaches that our right to property is not absolute. It teaches that we are not the absolute owner of our money and property but that God is. You and I don't own the money and things we have, God does. They are His and not ours. When we deposit our paychecks, we are depositing God's money and not ours. When we drive the car that we drive, we are driving His car and not ours and so on.

Psalm 24:1 is considered the Bible's classic statement on that matter. This verse tells us that the earth is the Lord's and all that it contains. All that it contains certainly includes the money and property we have.

But the strongest statement of God's ownership is simply all the commandments that He gives us about our money and property. The very fact that He commands us implies that He is in control of them, not us.

The bottom line is that God is the Lord of all things including economics. Economics is not a neutral, secular sphere independent of God. On the contrary, economic activity, like every other area of our life, is subject to His revelation and will. God is the Lord of our economic life just as much as He is the Lord of our sex life, our family life, our work life, and so on.

IMPLICATION

The implication of that Lordship is clear. We should do with the money and property we have what God wants us to do with them. God wants us to do certain things with the money and property we have. Doing what God wants requires two things of us.

First, we must find out what those things are that He wants. I believe that most Christians aren't doing with their money and property what God wants. But I also believe that the main reason for that is that they don't know what God wants. Their Christian leaders have failed them in that regard and they're uninformed. The purpose of this study is to correct that. You are going to find out in detail what God wants you to do with the money and property you have. By the time this study is done, you will know far more about what God wants in that regard than 99% of the Christians around you.

Doing what God wants requires a second thing. We must bring Him into all of our economic and financial decisions. Once we've done the first step, we will know the Biblical principles and truths that we should follow. The second step involves then simply following those principles and truths in all of our economic and financial decisions. Those decisions include things like how much should I spend on vacation this year, how much should I invest for my retirement years, how much should I spend on a home, how much should I spend on shoes, and so on. Most Christians make those decisions without giving the Bible and God even passing thought let alone a second thought. But we make those decisions giving the Bible and Him a primary thought. We actually seek to know what He wants before we make the decisions.

I have done this, for example, with suits. Applying Biblical principles and truths to the realities of my situation as a pastor, I try to buy the number and quality of suits that God wants me to. I have seen some really sharp suits, for example, that I just love but I won't buy them. They cost more than I think God would want me to pay for a suit.

I hope that illustrates the resolution to our second issue. Do we have the right to do what we want to do with our wealth? The answer is "no." Our money and property are not ours to do with as we please. They are ours to do with as God pleases.

TRANSITION

This resolution of the second issue establishes that we are to do with our wealth (our money and property) what God pleases. Fortunately, the Bible tells us what God pleases. He wants us to keep some of our wealth for ourselves and our existence and He wants us to give some of it away. That raises to questions that every serious Christian must ask and answer. #1 – how much should I keep and how much should I give? And #2 – to whom should I give what I give? Those questions then become our next two issues.

Issue #3

The third issue is, "**how much of the wealth that we get should we keep and give?**" Again, when I say wealth, I mean both the money and property that we have. But to simplify things, I want to focus on money for the most part in this issue. So let's ask it in these terms, "how much of the money that we get should we keep and give?"

When I say "money that we get" what would that include? For example, I probated an estate when I was an attorney in which the only child, a daughter, got almost \$400,000. Does "money that we receive" include that? Based on issue #2 and God's ownership of all the wealth we have, the answer is clearly "yes."

It is obvious that "the money that we get" would include from any source. Let's name some of the sources of the money that we receive: gifts (birthday, anniversary, and so on), inheritance, salary or income, bonuses, stock dividends, interest, social security, retirement plan, and so on. Any money that we get from any source whatsoever is God's and so is subject to the question, "how much should we keep and give?"

Let me define two words in that question for clarification. The word "keep" means how much money we retain for our own use. The word "give" means how much money we donate for the use of God and others.

THE TRADITIONAL VIEW OF TITHING

If you were to ask Christians in conservative churches that question, "how much of the money that we get should we keep and give," what do you think most of them would say? I think most would say that we must give 10% and, in addition to that some offerings, for the use of God and others and may then keep the rest for our own use.

That is the traditional view of tithing. When I say "traditional view," I mean the view that almost all Christians in evangelical and fundamental are taught and believe. It was what I was taught growing up and what I believed for many years. I preached this view several times in fact during the first 10 years that I was here at Bethel.

My first job was peeling potatoes at a restaurant when I was 11 years old. I made about \$1.75 a week doing that. Having been taught to give tithes and offerings to God, I did that. I always gave my 10% or 18 cents to my church and usually added about 7 cents to it as offerings making a grand total of 25 cents.

This traditional view does not take a person's income into account. It contends that 10% isn't a suggestion or a guideline but actually a command of God and that if we don't keep it, we're sinning. So, we must give 10% no matter how big or little our income is. If we make far more than we need to live, then we must still give 10%. Thus if we make let's say \$10 million a year, then we must give at least 10% or \$1 million. Or if we make far less than we need to live, then we must still give 10%. Thus, if we are trying to support a spouse and two children on let's say \$20,000 a year, then we must still give at least 10% or \$2,000.

Let's consider that second scenario, we are making less than we need to live, and what the traditional view says about it. Can someone tell me what the traditional view says about it? Why should we give away money that we ourselves need to live? Isn't that a foolish thing to do? The traditional view says "no" because it's a matter of faith. Show faith by giving the 10% that you can't afford to give and God will give at least that and maybe more back to you.

Many Christians believe this with all of their heart and faithfully live it out. My mother was one of those. My father died when I was six and my mother tried to support my two sisters and me by waitressing at a restaurant and sitting with cancer patients. We were as poor as church mice in those days. My mother really didn't make enough to make ends meet each month. But the very first thing that she always did when she got paid was take out 10%, put it in a white envelope, and put it in the offering plate on Sunday. We then lived on the remaining 90% whether it was enough or not.

TRANSITION

That is the traditional view of tithing and the question we're addressing in this study is, "does the Bible really teach it?" Does the Bible really teach us to give 10% no matter how much we make and that God will bless us financially if we do?

What must we do to answer that question correctly? We must go to the Bible ourselves and study all the relevant passages about giving. In the course of doing this, we must , competently, objectively and fearlessly interpret and apply those passages.

I fear that those who preach from our pulpits and teach in our Sunday school classes haven't done this but we're going to do it now. We're going to do two things. First, we are going to study literally all the passages about tithing in the Bible. Second, we are then going to study all of the salient passages about giving in general in the Bible. We will then put both of those things together and hopefully correctly address this second issue.

THE LAWS OF TITHING

Genesis 14:20; 28:22

These verses show us that tithing, word that means one-tenth, did not originate in the Mosaic law. Hebrews (Jews) and non-Hebrews (Gentiles) practiced it in patriarchal times (2200-1800 BC). It was an act that acknowledged the superiority of the one to whom it was paid. In 14:20, Abraham used it to acknowledge the superiority of a person, Melchizedek. In 18:22, Jacob used it to acknowledge the superiority of God.

Leviticus 27:30-33

These verses commanded the Israelites to offer one tenth of their crops and fruits and one tenth of their flocks to the Lord. A person could redeem part of his tithes of crops and fruits. That means that he could give money instead if it was impractical to give the crops and fruits. But when he gave money instead, he had to add one fifth of the value of the tithe to it. These verses do not specify to whom the tithes were to be paid on God's behalf or how they should be used.

Numbers 18:21-24

In these verses, God commands that the tithes were to be given to the Levites. The Levites were those of the tribe of Levi who assisted the Aaronic priesthood in their ministry at the tabernacle and later the temple. When the 12 tribes of Israel entered the promised land, God gave each tribe a portion of the land to divide among their people, except the Levites. That's because their livelihood was not farming but assisting the priests in ministry. God gave them the tithes as their compensation for doing that so that they could live.

Numbers 18:25-32

These verses reveal that God required the Levites to tithe or give 10% of the tithe they received to the priests. The Aaronic priests were smaller in number than the Levites and this tithe of the Levites appears to be their compensation for their ministry and work

Deuteronomy 12:5-19

This passage explains where the Israelites were to bring the tithe – to the place which the Lord chose. This referred to the place where the tabernacle and later the temple was. Many commentators and preachers believe that this is a second tithe, in addition to the tithe established in Numbers 18. I believe, however, that this is the same tithe as in Numbers 18 with several necessary details added. The tither was to bring the tithe and eat part of it in a ritual meal with the Levites. The remainder then went to the Levites for their support.

Deuteronomy 14:22-29

God reiterates here that the tithe should be brought to the tabernacle or temple and part of it eaten in a ritual meal. He then gives an additional detail that the tither could bring money instead of animals and crops if the journey was too long and hard. Then when he arrived at the place where the tabernacle or temple was, he could use the money to buy whatever he chose to give as a tithe. Verses 28-29 add a further detail that tithes were to be offered every third year in the tither's locality. This tithe was then used to feed the needy and the Levites in the locality.

Deuteronomy 26:12-15

These verses required that in the third year just mentioned, the tither must go to the tabernacle or temple after giving his tithes in his own locality and worship the Lord there.

Malachi 3:7-12

The word "tithes" in these verses refers to the tenth that God commanded the Israelites to give in the preceding verses. "Offerings" refers to the sacrifices that God commanded them to make at the temple.

It appears that during the ministry of Malachi, many Israelites who were able to pay their tithes and offerings didn't. God equates them not paying them with robbing Him. The Israelites not tithing meant that the material needs of the Levites and the poor were not being met. The Bible makes clear that God identifies with the needy and poor (Proverbs 14:31; 17:5; 19:17; Matthew 25:40,45). So, depriving the Levites, the needy, and the poor of what was due them was the same as depriving God of what was due Him. Not paying tithes also meant that the Levites had to resort to farming, resulting in a greatly diminished temple ministry to God. This shows that the statement here is not an exaggerated one. God really was being robbed.

Verse 9 declares that those who didn't pay their tithes would be cursed. The Hebrew word translated "you" here is plural, which means that God could be referring to the nation as a whole being cursed. The last phrase in verse 9 confirms this. Malachi was essentially reiterating the curses of Deuteronomy 27 on the nation.

Verses 10-12 declares that those who paid their tithes would be blessed. Again, this refers to the nation as a whole being blessed. The context of these verses, especially verse 12, confirms this. This blessing was certainly conditioned on the tithes being brought in the context of a life committed to God. Tithes bring no blessing on the nation if they are not part of an overall godliness (Amos 4:4).

Many televangelists and preachers teach that God will faithfully bless Christians who give their tithes to Him and quote these verses as their authority for saying it. You can see that they are clearly misinterpreting them. First, these verses promise a national blessing and not an individual one. And second, it is an overall life committed to God, not just obeying one commandment that brings God's blessing.

The word "storehouse" in verse 10 was probably a building adjacent to the temple or a room or rooms in it. The Levites stored the tithes that they didn't immediately use in them.

Matthew 23:23; Luke 11:42; 18:12

In these three verses, Jesus condemns the Pharisees for the legalistic observance of tithing. These verses reaffirm the principle above that it is an entire life committed to God, not just keeping the laws of tithing, that please God.

Hebrews 7:2-9

This passage cites Abraham's tithe to Melchizedek to show that the priesthood of Jesus is superior to the priesthood of Aaron.

TRANSITION

These are literally all the passages in the Bible that address the issue of tithing. If you know them, then you know everything that the Bible says about tithing.

Many Christians assume that knowing that is enough. Since that is all that they hear preachers and teachers talk about in the context of giving, they assume that must be all that the Bible says about giving.

Nothing could be further from the truth. It is absolutely puzzling to me that preachers and teachers focus on tithing to the neglect of everything else that the Bible teaches about giving. We are not going to do that here in this class. We are going to focus on the "everything else" instead because that is where the focus should be. Let's begin doing that now.

THE SABBATICAL YEAR (Exodus 23:10-11; Leviticus 25:1-7; Deuteronomy 15:1-11)

In these passages, God institutes for the nation of Israel what is called "the Sabbatical Year." Every seventh year was a Sabbatical Year. God gave the Israelites specific commands that they were to follow in this year only. The fact is that what God teaches here is far more important and relevant to us than the laws of tithing are.

Command #1 – *let the land lay fallow* (Exodus 23:10-11; Leviticus 25:1-7). The Israelites had an agrarian culture. The main occupation was farming. In the Sabbatical Year, they were to not work the ground in any way. Any crops that grew naturally during this year were available to anyone who wanted them. If you had a piece of land, for example, you would not plant anything. Any one could then come on to your land and take anything that grew naturally. The reason for this first command was, "so that the needy of your people may eat" (Exodus 23:11).

Command #2 – *free your Hebrew slaves* (Deuteronomy 15:12-18). Poverty sometimes forced Israelites to sell themselves as slaves to their creditors. But the slavery was not permanent no matter how great the debt was. Masters were to release these slaves during the Sabbatical Year. They were not to release them empty handed but were to give them "liberally" from the proceeds of what their labor produced. God's concern here was that the freed slaves would have the means to earn their own way. Jeremiah 34 is a fascinating commentary on God's anger toward the Israelites for not obeying this command.

Command #3 – *forgive all loans you have made* (Deuteronomy 15:1-11). This is one of the most radical and revolutionary of all commands in the Bible. It is alien to everything that our current economic structure believes in and allows.

The loans that chapter 15 addressed were not institutional loans but personal ones. According to verses 7-8, if the Israelites saw a poor person who had a legitimate need, they had to generously lend, if they could, what he needed to meet it. This loan had to be interest free according to Deuteronomy 23:19. But during the Sabbatical Year, these loans had to be completely forgiven (1-3). Furthermore, the Israelites must give the loans even if the Sabbatical Year is near and they know that they will not get very much of it back (verse 9-10).

Suppose I see Elmer has a need for a \$1000 loan and he can pay me back \$333 a year for three years and I am able to loan him the money. God commands in chapter 15 that I do. Also suppose that the Sabbatical Year is only a year away and I know that I will have to forgive the rest of the loan due, \$666, and not get it back. I must still lend it to him.

The Year of Jubilee (**Leviticus 25:8-55**)

The Year of Jubilee was observed every 50 years (verses 8-10). This is just as revolutionary as the Sabbatical Year. God gave two basic commands.

Command #1 – *let the land lay fallow* (verses 11-12). As in the Sabbatical Year, the Israelites were not to plant crops and the land was to lay fallow during the Year of Jubilee. Since the year preceding the Year of Jubilee was always a Sabbatical Year, crops were not planted and vines and trees were not tended for two years in a row. To prevent famine, God promised that the harvest in the year before the Sabbatical Year which preceded the Year of Jubilee would provide enough for three years (verses 20-22). As in the Sabbatical Year, the crops and fruits that grew naturally were available to anyone who wanted to eat them. This was a provision for the needy and poor.

Command #2 – *all land will revert back to its original owners* (verses 13-17 and 23-28). In an agrarian culture like Israel's was, land is capital. It is the means by which people make an income and living.

According to Numbers 26:52-56, God had divided the Promised Land equally among the tribes and families of Israel. Sometimes an Israelite became indebted because of sickness or misfortunes and had to sell his land to survive (verse 25). In that case, if a relative can buy the land back for him, the relative should do so and the new owner must sell it back (verse 25). Or if the former owner recovers financially, he himself should buy it back and the new owner must sell it back (verses 26-27).

But if neither of these things can happen, then the land automatically reverts back to the original owner or if he is dead to his family in the 50th year, the Year of Jubilee (verses 13 and 17 and 23-28).

This law of Jubilee did not apply to homes in walled cities but did apply to homes in unwalled villages (verses 29-34).

You can see from what I've said what God intended the Year of Jubilee to achieve – economic equality. Again, in an agrarian society, land is capital. It was the means by which the Israelites earned an income and survived. As was noted in Numbers 26:52-56, God created economic equality among the people when they entered the land. He gave each family an equal amount of land or capital. The Year of Jubilee showed that God wanted this economic equality to continue. It was an institutional mechanism that God established to maintain this equality.

The theological basis of the Year of Jubilee is found in verse 23. God says, "the land is Mine." God not the Israelites owns the land.

LAWS OF GLEANING (Leviticus 19:9-10; 23:22; Deuteronomy 24:19-22)

These passages show that the Israelites were to keep the poor in mind when they harvested their crops. The basic command here is that some of the harvest should be left behind for the poor to gather and use.

This applied to fruits on vines and trees. Take fruit trees, for example. The Israelites were to leave some of the fruit on their vines or trees that the needy and poor could gather. They were also not to gather any of the fruit that fell on the ground for themselves. They were to leave it for the needy and poor.

The laws of gleaning also applied to crops in the fields. The Israelites were not to harvest all of their crops. They were to leave some standing on the edges of their fields for the needy and poor to gather. Also, any crops that fell to the ground in the process of harvesting were to be left for the needy and poor.

These laws sustained many poor people. The classic Biblical example is Ruth and Naomi in Ruth 2. Ruth and Naomi were widows and able to survive because of these laws.

OLD TESTAMENT VERSES AND PASSAGES ABOUT GIVING

Leviticus 25:35-38

God commands the Israelites to sustain other Israelites who become poor. Sustaining them may require the Israelite actually taking them into their own house or lending them money or food. Interest cannot be charged on the loan.

Psalms 112

This psalm defines the man who is blessed. Verse 5 says he "is gracious and lends." Verse 9 says that "he has given freely to the poor." These verses actually define a causal connection between liberal giving and blessedness.

Proverbs 14:31

This verse teaches a principle that Jesus reiterates in Matthew 25. God is somehow synonymous with the poor. He identifies with them, so much in fact that what is done to them, good or bad, is done to Him. What we do or do not do to or for the poor affects Him the way it affects them.

Proverbs 19:17

This is a quite startling verse that is a companion to the previous one. If we lend to the poor, it is the same as lending to God. God once again affirms that He Himself is synonymous with the poor.

Proverbs 22:9

This verse restates the theme of Psalm 112. Those who give generously to the poor will be blessed.

Proverbs 28:27

This verse teaches that it is a blessing to give to the poor and a curse not to.

Proverbs 31:20

Verses 10-31 describe the virtuous woman. Verse 20 makes clear that this woman gives liberally to the needy and poor.

Isaiah 58:1-7

These verses reveal that the Israelites fasted before God but their fasts did not please Him. He found them offensive in fact and rejected them because the Israelites were not giving to the needy and poor. He declares in verses 6 and 7 that giving to the needy and poor pleases Him far more than fasting does.

Ezekiel 16:48-50

In chapter 16, God depicts Jerusalem and Judah as an unfaithful wife. Verse 48-50 then compare Judah with the wicked city of Sodom. God focuses on one city of Sodom in particular that led Him to destroy it. That sin wasn't the sexual perversion that most of us associate with Sodom. It was the number of people who had the means to help the needy and poor but didn't. That, these verses tell us, is what led God to destroy Sodom.

WHAT THE OLD TESTAMENT TEACHES

You can see that the Old Testament establishes four institutional mechanisms for giving. Those mechanisms are: the laws of tithing, the Sabbatical Year, the Year of Jubilee, and the laws of gleaning. Each of these mechanisms required the Israelites to give part of their crops, fruit, or herds to others. In addition to those mechanisms, there are many other verses, which we studied, that gave specific commands and revealed specific principles about giving.

To figure out what the Old Testament teaches about giving, therefore, we have to do two things. First, we have to study all four mechanisms and the other verses on giving and find the timeless principles in them. And second, we have to put those timeless principles together and draw a conclusion or conclusions from them.

It is indisputable that modern preachers, teachers, and Christians have focused on one of those mechanisms, the laws of tithing, and totally ignored the other three as well as the other verses about giving. This is a mystery to me and I can only conjecture what the reason is.

My conjecture is this. It is because the laws of tithing were meant to support the tabernacle and temple ministry and the other three were meant to support the poor. Most preachers, teachers, and Christians believe that the local church is the present day equivalent of the temple and that tithes given to the local church are the present day equivalent of tithes being given to the temple. Since that is their interest, supporting the local church, they focus on tithing and totally ignore the other three mechanisms and the other verses. I don't know if this is the reason but it may be.

But whatever the reason, it is a colossal theological and spiritual mistake to focus on tithing and ignore everything else. To do this is to come out with a distorted view of what the Old Testament teaches about giving.

So being thinking Christians, we are not going to make this mistake. We are going to find the timeless principles in each of the four mechanisms and the other verses, put them together, and then figure out what they teach us.

Let's do that now with regard to the specific issue that we're discussing, "How much of our money should we keep and give away?" Based on the verses and passages that we read, what does the Old Testament teach about that? DISCUSSION.

First, let me say what it does not teach. I believe it does **not** teach the following two things, which make up the traditional view of tithing. #1 – that we should give 10% of our income no matter what that income is. And #2 – that God will bless us financially if we do by making the 90% go as far or even further than the 100%.

First, it does not teach that we should give 10%. The Old Testament tithing laws were given for the express purpose of supporting the temple. There isn't anything in our own human experience today that is even comparable to the temple.

One of the issues that we face in Bible study is determining which verses and passages, or which parts of them, apply to us today. One of the rules for determining that is this – a verse or passage applies if it contains comparable particulars. Comparable particulars means that the situation or circumstance is the same or similar to our situation or circumstance.

Following that rule of comparable particulars, most Christian leaders and Christians say that the temple is comparable to the local church today. They admit that the laws of tithing were given for the express purpose of supporting the temple. But, they say, the local church today is comparable to the temple. So, the laws of tithing apply to it. Christians should give 10% of their income to the church just as the Israelites did to the temple.

That raises the issue then, "is the local church comparable to the temple?" The answer is "no, it is not." The temple was a central sanctuary that serviced the entire nation of Israel while the hundreds of thousands of local churches in America today service specific communities of Christians. The temple was also unique as the only place where the Old Testament sacrificial system could be administered. There were not many temples for sacrifice in other words.

So, the local church is not comparable to the Old Testament temple. What it is comparable to is the synagogues in Israel that arose in the 4th century BC. But the laws of tithing have nothing to do with synagogues.

It is my view that the laws of tithing addressed a specific context to which there is nothing even comparable today. Since that is so, the laws themselves are irrelevant and do not apply to us.

But even when a verse or passage does not contain comparable particulars, it is possible to find timeless principles in them that apply to us today.

In addition to their belief that the local church is the equivalent of the temple, most Christians also believe that the 10% figure is a timeless principle that is binding upon us. They argue that God set it down as a test of the faith for his people of all generations. We should give 10% even if we can't afford to and God will bless us for our faith.

I believe that the 10% is not a timeless principle because the Old Testament people didn't have this view of it – as a test of faith. I've already explained to you the significance of the tithe to them. It symbolized the superiority of the person who received the tithe over the person who gave it. The tithe reminded the Israelites every time that they gave it of God's absolute superiority over everyone and everything.

Literally nothing in the Old Testament indicates that the 10% figure was a test of faith. The 10% figure, in other words, had a symbolism for the Israelites that no longer exists in our present culture.

So that is the first thing that I believe that the Old Testament does not teach – that we must give 10%.

The second thing that I believe that it does not teach is that God will bless us financially for giving 10% by making the 90% go as far or even further than the 90%. The reason that I do not believe that is because there isn't a verse in the Old Testament that I know of that teaches it. The only passages that those who believe this can legitimately refer to is Malachi 3:10-12. But remember that this promise is clearly national and not individual. We cannot take it and apply it to individuals.

What does the Old Testament teach then about how much we should keep and give? All the passages taken together teach this. God tells us that He wants there to be no poor among us and His kingdom on earth to grow. He then tells us to pursue what He wants by giving to meet a need when we can. When we know of a need that some individual or the work of God's kingdom has and we can meet it, we should. There is no specific amount that God designates. We should just give whatever we can whenever we know that it's needed. The laws of lending, gleaning and so on show this to be true.

When I was in law school, I did fill in preaching to help make ends meet. During that time, I once preached at Broadview Heights Friends church for six months while they were without a preacher. We were poor as church mice then and the tires on the car we drove were so bad that the wires were sticking through. One day after church, while I was greeting people, my four year old son Moses came running up to me and said,

"JESUS PUT NEW TIRES ON OUR CAR." I went out of course to see what he meant and there were four brand new tires on our old car. One of the men who attended the church owned a gas station and happened to notice how bad my tires were that day when he was coming into the worship service. So he skipped the worship service and put four brand new tires on our old car.

What that man did is essentially what the Old Testament teaches us about how much to give. It doesn't teach us to give 10% but to give when we see a need and can meet it.

NEW TESTAMENT VERSES AND PASSAGES ABOUT GIVING

Matthew 19:16-22

Jesus commanded this young man to go and sell all of his possessions and give them to the poor. Jesus certainly wasn't speaking metaphorically but literally here. He really did command this young man to give everything to the poor. The full meaning of this passage is lost unless we focus on the last part of verse 21. Jesus didn't command this young man to sell everything but also to come and follow Him. This meant to become part of the community of followers that Jesus had already formed. To become part of that community meant to be financially secure because its resources were freely shared.

Matthew 25:31-46

In this passage, Jesus explains that part of our final judgment will be based on whether or not we gave food to the hungry, water to the thirsty, shelter to the homeless, clothing to the naked, and encouragement to the imprisoned and sick. Jesus borrows from Proverbs 14:31 and 19:17 and declares in verses 41 and 45 that He is somehow synonymous with the hungry, thirsty, homeless, and so on. That means what we do not give to them, we do not give to Him and what we do give to them, we do give to Him.

Mark 12:41-44

In this crucial passage, Jesus observed rich people put large sums of money into the temple treasury and a widow put in less than a cent. But Jesus makes a startling statement. In the eyes of God, she put in more than the rich did. He explains why. It was because they gave out of their surplus, which means that they could have given a lot more than they did. But she gave out of her poverty, which means that she gave all that she could.

Luke 6:34-36

Jesus commands us to give and lend to those in need even if they are our enemies. We should be merciful to those in need just as God is merciful to us.

Luke 14:12-14

This may be your favorite passage in the Bible depending on who your relatives are. Seriously, in it, Jesus corrects a prevailing practice – giving to those who don't have need and will reciprocate while ignoring those who do have need and can't reciprocate. He also calls us to look beyond our own little circles of acquaintances and give to those who are outside those circles.

Acts 2:43-47

These verses follow the Pentecost experience. The Holy Spirit fell on the disciples in the upper room who immediately won 3000 people to Jesus. These verses tell us that these Christians were not isolated individuals struggling alone to follow Jesus. They formed a new community, the Jerusalem church, that transformed all the areas of their lives including economics. What we see here is massive economic sharing. At this point, the Jerusalem Christians had all things in common. Whenever anyone in the church had a need, they shared. They shared from their surplus income, that is, the money they made that they did not need to support themselves. But they did even more. If their surplus income was not enough to meet people's needs, they actually dipped into their capital reserves, selling their property. Verse 47 shows us the result of all of that. They were having favor with all the people of Jerusalem.

Acts 4:32-37

This passage again comments on the Jerusalem church that was newly formed after Pentecost. It reiterates that they had all things in common and sold capital reserves to meet each other's needs. Verse 34 reveals what is just a fascinating outcome of this massive sharing – there was not a needy person among them. The church actually achieved what God envisioned in Deuteronomy 15:4. He states there that if the Israelites would follow all the commands about giving that we studied above, there would be no poor among them. This actually happened in the Jerusalem church. Verses 36 and 37 recount the fascinating detail that Barnabas sold a tract of land and gave it to meet people's needs. What we have in this passage is the dynamics of unlimited liability and total availability that God wants in the body of Christ.

Acts 11:27-30

The events recorded here took place about 10 to 15 years after the Jerusalem church was formed in 33 AD. Severe and recurring famines and food shortages took place in the land of Israel from 44 to 48 AD. The Judean and Jerusalem Christians there suffered greatly as a result. In this passage, the Christians in a city called Antioch (not in Israel) gave not 10% but "in the proportion that they had means" to the Christians in Israel. That phrase means "according to their ability" or "as much as they could." Notice that Paul and Barnabas took the collection to the Christians in Jerusalem and Israel.

Galatians 2:10

Paul wrote Galatians in approximately 50 AD. In verses 1-10, he discusses his experience with the church in Jerusalem. Verse 10 says in that regard that when he left the church there, it asked him to remember the desperate need they had and he eagerly agreed to do so. This became in fact a major preoccupation of his as the next passage shows.

1 Corinthians 16:1-4

Paul wrote 1 Corinthians in approximately 55 AD. He had directed the churches in the province of Galatia to take a collection for the Christians in Palestine. He now urges the Corinthians to do the same thing. He gives them a guideline for their giving in verse 2, which goes far beyond the tithing message that leaders preach today. That guideline is, "as he may prosper." Again that means as much as he can give.

2 Corinthians 8-9

Only briefly noted in 1 Corinthians 16:1-4, the collection for the Christians in Israel becomes a major focus of Paul's second letter to the Corinthians. Following are three of the highlights of chapters 8 and 9. 8:2-3 – the churches in Macedonia overflowed with liberality and gave beyond their ability. 8:13-15 – the purpose of the giving is that their might be *economic equality* among God's people just as there was among the Israelites when God provided manna to them. 9:6-11 – Christians who have an abundance should give liberally because that is why God gave them that abundance in the first place. Not that they could live luxuriously but that they could give large amounts to others.

Romans 15:22-29

Paul wrote Romans in approximately 58 AD. He declares in this passage that the Gentile churches outside of Israel were pleased to make contributions to the Christians in Israel. He himself would bring their contributions to Jerusalem.

1 Corinthians 11:20-22

The early Christians held love feasts in connection with worshipping and taking communion. Every Sunday, they had a love feast or dinner after which they worshipped and took communion. Christians were to share their food at this dinner but some of the wealthier Christians were not doing this. They feasted while other poor Christians who came to the meals went hungry. Paul argues that those who are wealthy and feast, while those who they can help go hungry, are not celebrating communion at all. It has no spiritual reality for them.

James 2:14-17

If we see that someone has a need and are able to meet it but don't, then we don't have faith. The meaning is that it takes faith and confidence in God to give our assets to others.

1 John 3:16-18

If we see that someone has a need and are able to meet it but don't, then we don't have love.

We now know all the important passages about giving in the Bible. Our job is to put all these passages together and determine what they teach us about this third issue, "how much of the wealth that we get should we keep and give away?" Let's do just that.

WHAT THE NEW TESTAMENT TEACHES

The New Testament essentially reiterates but also expands on what the Old Testament teaches.

1 Corinthians 16:1-4, focusing on verse 2, gives us Paul's standard of giving. Remember that large numbers of Christians in Jerusalem were living in abject poverty. There were so many in fact that the Jerusalem church couldn't come anywhere near meeting the need. So, Paul urges the Corinthians to take a collection for them and gives them a principle to guide their giving in verse 2, "as he may prosper."

"As he may prosper" certainly involves no set amount like 10%. It involves a subjective judgment instead based on what people have. What people have determines what they give. The less they have, the less they give. The more they have, the more they give.

Paul elaborates on this principle in 2 Corinthians 9:6-15. The context is the same as 1 Corinthians 16:1-4 except that the Corinthian Christians giving to the Jerusalem Christians becomes a major focus of his. This text, in my opinion, is the Bible's classic statement on giving. Let's look at some of the verses in it.

Verse 6 repeats an often-stated theme of Scripture – people who give get. This is a recurring theme in Proverbs for instance, 11:24-25 and 19:17 being examples. Jesus taught this as well, Luke 6:38 and Acts 20:35 being examples.

These verses reveal that it doesn't mar our giving to understand that it's in our own best interest to do so. Paul goes even further in this verse though and says that the extent to which we give determines the extent to which we get. He doesn't tell us what it is that we will get for giving but whatever it is, we'll be blessed in more ways than one.

Verse 7 addresses the attitude with which we give. "Just as he has purposed in his heart" means that our giving must be deliberate not casual and free not compulsory. "Not grudgingly" means not reluctantly, not sorry that we are parting with what we're giving. And "not under

compulsion” means not because we care what others will think if we refrain from giving. These kinds of attitudes and responses rob our giving of its loveliness and joy. “God loves a cheerful giver” means that He loves those who give because they enjoy it.

Verse 8 addresses a critical issue - why God gives abundant material resources to people. The Greek word translated “sufficiency” here is translated “contentment” in 1 Timothy 6:6. Paul is saying that God is able to make us content with the things that we have. That in turn enables us to have an abundance for every good deed, which means an abundance to give others.

The idea here is that God gives people who are content more than they want and they in turn give that “more” to others. That is the purpose of God giving us more than we need in fact – because He wants us to give the “more” to others. That is just a crucial point that needs repeated. God gives us more than we need so that we can give the “more” to others.

Paul uses the same metaphor in verse 10 as he did in verse 6. The seed in this verse represents material resources and sowing represents giving those resources to others and His work. Verse 10 teaches that God will multiply our material resources so that we can sow or give them to others and His work.

In verse 11, Paul interprets the metaphor he uses in verse 10. He asserts that God will enrich us for the purpose of liberality. The result of this liberality is that the people who receive it will thank God. God is glorified in other words when we give liberally to His work and others. That is its most noble achievement in fact. It glorifies God.

At this point, the issue is can we apply these passages and their verses to our modern context? Are the circumstances that Paul was addressing the same or similar to our own.

The answer is “yes.” Just as there were Christians outside the Corinthian church in need, so there are Christians outside our church in need. Just as the Corinthian Christians could give to meet those needs, so we as Christians at Bethel can give to meet those needs. These passages and verses do then clearly apply to and are binding on us.

ANOTHER VIEW OF HOW MUCH WE GIVE

Now, putting what these New Testament verses teach together with what the Old Testament verses and passages I discussed teach, here is what I believe the Bible standard for determining how much we should keep and give.

The Bible's standard isn't a specific amount, 10%, but a principle instead. That principle is "as much as we can and need to."

2 Corinthians 8:12-13 explain what "as much as we can" means. Paul mentions in verse 12 that the first step in giving is having a "readiness" to give. Once we are ready to give, we must then determine how much we should give. That is determined, Paul says here, by a guiding principle. That principle is that we must give according to what we have and not according to what we do not have. Paul is telling us that our financial resources determine how much we should give.

He then elaborates on that guiding principle in verse 13. Do not give so that you are in need and have to be helped by someone else. This verse, in my opinion, is clearly inconsistent with the idea of giving at least 10% even if we can't afford to. Paul assumes here that if you do that then you are going to be in need and will have to be helped by someone else.

Verses 12 and 13 together then show us what "as much as we can" means. It means that we should give the highest possible amount that we can that doesn't leave us needy. We should give the most that we can without our giving making it necessary for someone else to help us.

I think I told you what my mother did. Let me quickly say that she did it sincerely and with utter confidence and trust in God. She did it because she was taught to but she probably shouldn't have. She always took her tithe out of her check before anything else, which sometimes left us short. I remember once that we didn't have anything much in the house to eat and a relative of ours came over and gave us a loaf of bread and a pound of bologna to eat.

Notice how the different views interpret what happened here. The traditional view says that God blessed her through the relative because she tithed. My view says that God wouldn't have had to do that in the first place if she hadn't tithed.

Anyway, that is what "as much as we can" means. It means that we should give the highest possible amount that we can that doesn't leave us needy. We should give the most that we can without our giving making it necessary for someone else to help us.

Now that we know what the first part of our guiding principle means, "as much as we can," let's go to the second part of our guiding principle "as much as we need to."

Deuteronomy 15:11 helps us understand what that means. God communicates to the Israelites here that the poor will always be in the land because of personal and institutional greed. He then commands them to give freely to the poor that they see and know about in the land.

An unspoken assumption underlies this command that I believe the Israelites understood. There will always be needs around them that they know about or should know about. It was then their responsibility to meet those needs.

That helps us define what the second part of our guiding principle, “as much as we need to,” means. It means that we must meet the needs around us that we know about or should know about around us.

The words “around us” are certainly much more expansive today than they were when Moses wrote Deuteronomy. With telecommunications being worldwide and almost instant, we are aware of far more needs than the ancient Israelite was. Which means that the needs that we know about or should know about are far greater today than the ones the ancient Israelites knew about.

That observation speaks to the apparent materialism of godly people living in the patriarchal period from 2200 to 1800 BC. I’m referring to men like Job, Abraham, Isaac, and Jacob. These were wealthy men who apparently did keep a lot of their possessions for themselves and in that regard were not living simply. Some people argue that since these men kept most of their wealth for themselves and were righteous, then we can keep most of our wealth for ourselves and be righteous as well. I’ve heard several prosperity gospel preachers draw that very conclusion in fact.

What I just said about “how much we need to” answers that conclusion and proves it false. Suppose that our resources far exceed any need that we know of. Suppose that we’ve met all the needs that we know of and have a vast amount left over. In that scenario, there is nothing wrong with keeping that vast amount of excess. After all, there isn’t really anything else to do with it.

That really was the case with the patriarchs. The world wasn’t nearly as populated as it is now and they had the most primitive forms of communication and travel available to them. That means that they could know about and meet the needs of only a limited number of people. I’m sure that they met the needs of everyone that they knew about. They then did the only thing that they could with the vast amount left over – keep it.

But today telecommunications and travel have made the world our community. There probably isn’t a person in the world, even the richest, who has more money than the needs that he or she knows or should know about. In the end, there isn’t anyone so rich today that he or she couldn’t use all the excess to meet needs.

That then is my view, which is an alternative to the traditional view of tithing. There are two possible approaches to the third issue, "How much of our wealth should we keep and give away?" The first traditional approach says that we should keep 90% and give away 10%. The second approach says that we should give as much as we can and need to and keep the rest.

Issue #4

The 4th issue is ancillary to the 3rd. The 3rd issue is about how much of our money and things that we should keep and how much we should give away. There are two possible reference points for determining that, which leads us to this 4th issue, **"Is generosity measured by how much we give or how much we have left?"**

The first reference point for measuring generosity is how much we give. Christians with this reference point ask, "how much should I give to God?" They determine what that amount is and then **keep** the rest.

The second reference point for measuring generosity is how much we keep. Christians with this reference point ask, "how much should I keep for myself?" They determine what that amount is and then **give** the rest.

Those are the two reference points and the difference between them is monumental. The best way to grasp that difference is to examine the keeping and giving of two individuals and ask the question about each, "is he generous?"

The first individual is one who preachers and teachers almost always use as a model of generosity – R.G. LeTourneau. LeTourneau's earth moving business was so successful that he kept 10% of his income for himself and gave away the other 90%. Does the fact alone that he kept 10% and gave away 90% make him generous?

Which one of the two reference points that we have determines the answer to that question. If your reference point is how much a person gives, then you will focus on the 90% and judge him generous. If your reference point is how much a person keeps, then you will focus on the 10% and ask, "is that more than he needs?" If it isn't, you will judge him generous. If it is, then you will judge him not generous even though he gave 90%.

The second individual is a Christian businessman in Akron who nets approximately \$300,000 every year and gives away about \$100,000 of that. Is he generous?

Again, which one of the two reference points that we have determines the answer to that question. If your reference point is how much a person gives, then you will focus on the \$100,000 and judge him generous. If your reference point is how much a person keeps, then you will focus on the \$200,000 and likely judge him not generous.

To show you how monumental the difference between the two reference points is, consider the comment a person made. I once stated in a sermon that keeping 10% and giving 90% isn't necessarily generous. It would depend on how much the 10% amounts to. At which point, my son Moses heard someone behind him say, "HE MUST BE CRAZY."

Let me quickly say that I don't begrudge that comment. The fact is that is a logical and truthful conclusion if your reference point is how much we keep. If that is your reference point, it truly would seem crazy to judge giving away 90% as not generous.

What I'm trying to say is that the difference between the two reference points is huge. Those with the first will perceive things and thus act far differently than those who adhere to the second and vice versa.

So which of the reference points is the right one? Should we determine how much we should give and then keep the rest? Or should we determine how much we should keep and then give the rest?

Bishop J. Fulton Sheen once addressed this issue and declared: "Generosity is not measured by how much you give. It is measured by how much you have left." I agree with Sheen. I believe that the right reference point is the second one – how much we keep.

This is what Jesus Himself teaches in Mark 12:41-44. Jesus went to the temple one day and sat down in the treasury. The treasury was located in one of the temple's courts and contained 13 collection boxes with spouts. Jesus sat down opposite those boxes one day and watched many rich people put large sums of money into them, none of which drew any response from Him. But then a widow came along and put two coins into one of the collection boxes.

These coins were called "leptons," which means literally "thin ones." They were the smallest of all coins, worth about one sixteenth of a penny each. This widow gave less than a cent to the temple treasury in other words.

Let's apply our third issue to this incident and ask the question this way, "who as more generous in this situation, the rich people or the widow?"

Jesus answers that question for us, the widow, and verse 44 reveals what his reference point is doing so was – how much they kept. He didn't focus on what they gave but how much they had left.

In verse 44, he says the rich people put in out of their surplus. They had a lot left over, in other words, that they didn't need and could have given much more.

But He also says in verse 44 that the widow put in all she owned. She didn't have anything left over, in other words, and gave all that she possibly could.

This passage reveals God's reference point for measuring generosity. It isn't how much we give but how much we have left.

That is a fair reference point because it allows those who do not have much more than they need to give as generously as those who do have much more than they need. Thus, if I have only \$10 more than I need and give that and you have \$1000 more than you need and give that, we are both equally generous.

That reference point then establishes a proper procedure for determining how much we should give. We should ask how much we should keep and then give the rest away. We should prayerfully and carefully determine what we need to live and then give the rest away.

Economists talk about what they call "the income-consumption cycle." The income side of the cycle is how much we make. The consumption side is how much we acquire and consume or keep in other words.

For most Americans, the income side is in direct proportion to the consumption side. The more they make, the more they acquire and consume.

But for Christians who determine how much they should keep and give the rest away, the income side has no relation at all to the consumption side. The more they make, the more that they give not acquire and consume. That means that their consumption side remains almost constant. I say "almost" because circumstances could increase or even decrease it. If I develop a medical problem, for instance, and have to take several medications every month, my consumption side increases. But this doesn't affect my generosity because my consumption is tied to my need not my income.

That then is the bottom line of generosity. Generosity is measured by how much we keep and not by how much we give. We shouldn't determine how much we should give and keep the rest. We should determine how much we should keep and give the rest.

Issue #5

That guideline, determine how much we should keep and give the rest, leads to our fifth issue. **How do we determine how much we should keep?**

Let me introduce this issue by asking you a question. Remember what our definition of materialism is. It is not doing with our wealth, our money and resources, what God commands us to do. Or it is doing with our wealth what God commands us to not do. Let's apply this definition to certain uses of wealth.

A television show reports that Brittany Spears owns a home, a personal residence, in Texas, in New York, and in California, all of which cost over \$3 million dollars. Question – is owning those three homes materialistic? Is Brittany Spears keeping more than she should?

That question raises a second and even more important question. Can we ever judge that any using any amount of money no matter how large is materialistic? Is there ever a point at which a person is so extravagant that what he or she does can be judged materialistic?

Those questions go to the issue of how much of our wealth we should keep and how we should determine that. This is an urgent issue that goes to the very heart of our financial decision making.

TWO CAUTIONS IN DEFINING HOW MUCH WE SHOULD KEEP

Before we attempt to address that issue, let me give you a word of caution about doing that. We need to define without being legalistic.

Defining how much we should keep is extremely **difficult**. We are such a wide variety of people with such vastly differing circumstances and needs. So how can we really define anything with precision?

Defining how much we should keep is also extremely **dangerous**. The greatest danger is doing this is falling into legalism. It is far easier than we think to externalize a standard and then use it to judge and control others. So many Christians who are committed to the simple life do this. They externalize the standard of simplicity and then use it to assess and manipulate others. Matthew 7:1-5 addresses the issue of judgment and Matthew 5:33-37 addresses the issue of manipulation and control. We must not become legalistic in defining how much we should keep.

But at the same time, we must define it. Because defining how much we should keep is so difficult and dangerous, most Christians, especially pastors, simply won't do it. We shrink back from the very idea of it and just let it be. We seem to think that we should just let sleeping dogs lie.

I admit that I'm tempted to not take this issue on because I know someone or probably several someone's are going to get upset about it.

But we cannot do this and remain faithful to Scripture. The writers of Scripture took the risk of being specific. They were often cast out and persecuted because they did, but they did it anyway. 1 Timothy 2:9 and 1 Peter 3:3 are examples of this specificity. I can only imagine how many Christians they alienated by writing this.

Yes, there are difficulties and dangers with getting specific but we must take the risk. To not get specific is to endorse the status quo and to neglect the very gospel to which we are entrusted.

One other caution here is that we should not bring personal biases to our definition. It is easy to have axes to grind in defining how much we should keep. We must lay aside any personal biases we have and be as objective as we can in defining how much we should keep.

ACCOMMODATING THE CULTURE

There is a general principle that we should follow in determining how much we should keep. We should accommodate our culture without compromising our moral principles. Let me say it again. We should accommodate our culture without compromising our moral principles. This is the age-old tension of being in the world but not of it. We must live in the world but not embrace its immoral practices and beliefs.

Several people over the years have used this tension to defeat the arguments I make for the simple life. They've argued to me that almost all of us who are Americans are extravagant if we compare the way we live to the rest of the world anyway. So why even try to not be extravagant? One said, for instance, that I have four suits while many people in the world are fortunate to have even one change of clothing. So I'm being extravagant, he said.

But that is not true at all because of the principle I'm discussing now. The truth is that our lifestyle is affected by our culture in ways that we really can't do anything about. We may not like it, we may even detest it in fact, but there isn't anything that we can do about it. We simply have to accommodate the culture.

For example, when I lived in Barberton, I took the bus to my office in downtown Akron. The cost of taking it now would be 75 cents one way. 75 cents one way meant that I spent \$1.50 each day. Multiplying that by five days a week for 50 weeks, I spent \$375 a year on bus fare. In that regard, about a billion people in the world make less than that amount in a year, which means that I spent more on bus fare each year than a billion people make.

That raises a crucial question. Should I have been keeping and spending \$375 on bus fare when a billion people don't even make that much in a year?

The answer is "yes" because my culture is different than theirs and I don't have any say in the matter." I had four options available to me. #1 – buy a second car, which would have been more expensive than taking the bus. #2 – walk what was a 12-mile round trip, which I couldn't really do in a suit. #3 – move closer to downtown, which would have cost more in housing. And #4 – take the bus. Taking the bus was the cheapest of the options and so that's what I chose.

I think you get my point. It may seem extravagant to have spent \$375 a year on bus fare but it wasn't because it was a need I had.

We have to accommodate our culture when it comes to transportation and many other things. When we do this, we are not keeping more for ourselves than we should. It is simply something that our cultural circumstance has forced us to do.

NOT COMPROMISING MORAL PRINCIPLES

But in the process of accommodating the culture, we must not compromise moral principles. There are certain practices and beliefs of the culture that we must not embrace because they are immoral or anti-Biblical. If we do embrace them, then we're keeping too much and are being materialistic. There are two ways of compromising moral principles in what we keep.

The first way is our motivation for keeping what we do. The suits that I wear are a good example of this. My profession, pastor, in my culture, middle class America, requires that I wear suits everyday. Most of you wouldn't be very happy I'm sure if I officiated at a funeral service or wedding or made hospital calls wearing slacks and a polo shirt. So, if I am going to pastor in a middle class community, I must wear suits.

Now, suppose that I want to impress people and have status. So I go out and buy a closet full of \$400 suits. The Bible teaches that I should be humble and not seek status. Thus, my motivation for buying those suits alone is a compromise of moral principles.

We often talk about keeping up with the Jones'. My wife attended a Bible study one time filled with upper middle class Christian women. One of the woman went on and on about her neighbor getting an expensive underground sprinkling system for her yard. She closed by saying that she just wouldn't be able to rest until she got one, which she did. That woman was trying to keep up with the Jones' and that motivation alone made that sprinkling system a moral compromise.

But there is a second way that what we keep and use on ourselves compromises a moral principle. That second way involves the very nature of what we keep itself. What we keep and use on ourselves is so shamelessly extravagant in our needy world that it is in and of itself a moral wrong.

I do recognize in saying this that most Americans in general and many American Christians in particular have a hard time accepting it. That's because of how our culture views extravagance.

How many of you know about or have ever seen the television show *The Lifestyles of the Rich and Famous* hosted by Robin Leech. The extravagance that is shown on this show is legendary: \$2 million yachts, \$30 million homes, \$1 million birthday parties and so on.

Let me ask you a question about that show. Is the extravagance it shows criticized or praised? It's clear that the people on the show aren't ashamed of the way they're living or they wouldn't have agreed to be on it in the first place. It's clear that Robin Leech admires the people on it, not despises them. And it's clear that most of the people who watch it wish that they could live the same way and would if they could. This show praises not criticizes the extravagance that's on it.

The Lifestyles of the Rich and Famous exemplifies our cultural consensus on extravagance. Americans don't abhor it but admire and respect it. It isn't something that should be shunned but sought. This is the view of the vast majority of people in every strata of society: the rich and the poor, the educated and uneducated, the conservative and the liberal, the religious and the non-religious. It is a spoken and almost unchallenged assumption of our society that extravagance is good.

Because of that, Americans can't even comprehend the idea that extravagance is a moral wrong. To say that it is sinful and shameful seems absurd even psychotic to them. And I'm not just talking about non-Christians here; I'm talking about Christians as well.

I went to buy a used car at a large dealership and the salesman who waited on me is actively involved in one of our areas largest evangelical churches. When he found out I was a pastor, he wanted me to buy a luxury car he had on the lot. I kept telling him it was too expensive and he kept responding that my church should help me buy it. He kept pressing me on this until I finally had to tell him what I thought. I explained that when I said expensive I wasn't saying that I can't afford to buy it but that I shouldn't buy it. That I'm philosophically and morally opposed to spending that much money on a car. He couldn't believe it and went into this spiel about how his church wants their pastor to have the very best car and the very best home and so on. To which I replied that his church may want that but my church doesn't and correctly so.

I think you see what I'm trying to say. The idea of extravagance being sinful and shameful is so foreign to even Christians that they won't even consider the fact that it might be.

There's something that you and I must understand. Cultures have not always viewed extravagance in the positive light that America does. We think our American view is normal but it is not.

Let me tell you about something we discussed in our Discipleship Trilogy not long ago. That something is sumptuary laws. During the past 2000 years, secular authorities in different cultures and eras have enacted what were called "sumptuary laws." Sumptuary laws were simply laws that regulated the use of money and property. In ancient Sparta, for example, people were prohibited from possessing furniture or a house that required more elaborate tools than an axe or saw to build. In ancient Rome, laws were passed that limited how much money people could spend on entertainment. English law down through the centuries governed how much money various social ranks could spend on food or clothing.

That is not to say that emperors, royalty, and aristocracy always followed these laws because they didn't. But it is to say that the cultures recognized a basic principle of life. Certain expenditures and practices are so extravagant that they're shameful, even criminal, and should be prohibited.

These sumptuary laws are simply unimaginable in our current culture, which is why I say this. You and I must cast off the mantle of American culture and begin to think Biblically not culturally about money and things. We must begin to believe that there is a point at which what we buy and do with our money is so extravagant that it is immoral.

Many Christians will not do this. They believe that how much we keep is purely a subjective matter. They believe that what we spend on our selves is a matter that is purely between the Holy Spirit and us. No matter how extravagant that we are, if we're trying to be Spirit led and don't feel guilty about it, then it isn't materialistic.

I totally disagree. There is a point at which something we buy or how we use our money is extravagant. Extravagance isn't subjective. It isn't what we think or feel that determines if something is extravagant. It is objective. It is what God thinks and feels that determines if it is extravagant.

HAVING THE MIND OF CHRIST

That raises a critical issue then. How do we determine if what we do with our money is extravagant? Please understand that this is a just a sub-issue of the larger issue that we are discussing now. How much of our money should we keep and use on ourselves? I think you can see how these two issues are connected. If we are being extravagant then we are obviously keeping too much.

The key to determining how much we should keep and the key to determining if something we use our money for is extravagant is this – having the mind of Christ.

Turn to 1 Corinthians 2:10-16. Verse 10 says that the Holy Spirit searches and knows all things including the depths of the Father. Verse 12 says that the Spirit then shares with those who are spiritual the truths that He knows. According to verse 14, natural men and foolish men, which includes the world and many Christians when it comes to keeping and giving, do not understand what the Spirit teaches. But, verse 15 says, he who is spiritual is able to appraise or examine all things and thus know the truth about them – including keeping and giving. The key to being able to do this, Paul states in verse 16, is having the mind of Christ.

That makes sense doesn't it based on what I've said. I said that extravagance is objective not subjective. Something is extravagant if God thinks it is. It doesn't matter what I think. I've also said that how much we should keep is objective not subjective. I am keeping too much if God thinks I am keeping too much. It doesn't matter what I think. It is clear then that we can only determine what is extravagant and how much we should keep if we think like God does. Which is exactly what having the mind of Christ is about. It's thinking like Jesus or the Trinity thinks about everything including keeping and giving. So have the mind of Christ when it comes to everything including keeping and giving.

That is not a helpful insight though unless we understand something – how to have the mind of Christ. So let's talk about that now, how you and I can come to have the mind of Christ when it comes to specifically how much we should keep and use on ourselves. This is a four-step process.

First, we must have a vision for thinking like Jesus thinks about how much we should keep and use on ourselves. We must have a vision for thinking like Jesus thinks about extravagance. That means that we must actually desire to do this and believe that we can. It's common sense that we will not achieve or attain something that we do not have a vision for achieving or attaining, including the mind of Christ.

I would say in that regard, that if you are like most Christians, you will not get pass this first step. Most Christians do not have a vision for having the mind of Christ and thus do not have it. If you are like most Christians, you will simply leave this class and forget about having the mind of Christ. You will forget about thinking like Jesus thinks about how much we should keep.

The second step in having the mind of Christ is deciding or intending to have it. We make the commitment that we are going to think like Jesus thinks not as our cultural thinks.

Each and every one of us has a paradigm. Our paradigm is all the beliefs we have in place that guide what we do and how we interpret things. Those beliefs are the result of what we have experienced and been taught. Well, much of what we have experienced and been taught is cultural. The fact is that the paradigm of most people including Christians is created and influenced by our culture far more than they're even aware.

This is especially true when it comes to keeping and giving. Let's go back to that woman in the Bible study who wanted the underground sprinkling system because her neighbor had one. She eventually bought one because of what she believed – if the neighbor has one, so should I. And what she believed what the result of what she has experienced in and learned from the culture.

To have the mind of Christ requires what is called a "paradigm shift." That means it requires a radical change of beliefs. If you and I are going to have the mind of Christ, we are going to have to remove and replace many of the most important beliefs that are in our paradigm.

The problem is that paradigm shifts rarely happen in people's lives. Psychologist and sociologist tell us that the only way they usually happen in most people's lives is when they experience a radical or dramatically life altering change of circumstances.

That explains why I said what I said. You and I must decide or intend to have the mind of Christ. It takes commitment and I would add courage to cast off the old established cultural beliefs we have and replace them with Christian beliefs. But it must be done.

I took the first two steps that I just discussed about 18 years ago when I was 35 years old and practicing law. I was dissatisfied with the lack of reality in my Christian life in particular and the American church in general. I came to realize that American culture and its Western worldview had dramatically impacted the thinking and experience of the church and me. I came to realize that the church and I were more cultural than we were Christian.

So I took that first step that I mentioned today. I came to have a vision for being and thinking like Jesus. I came to desire becoming what Jesus is and thinking like Jesus thinks. Those two things became my passion in life in fact.

Having taken that first step, I then took the second. I decided to become and think like Jesus. I sat in the courthouse one day and made the commitment that I would cast off being a cultural person and start becoming a Christlike person. I make the commitment to Him that I would cast off being a cultural thinker and start becoming a Christlike thinker.

Those two steps were the beginning of the journey that have taken me to where I am today. I've taught you some radical things about money and things the last two months. I would never have believed those things let alone taught them if I hadn't taken those two steps 18 years ago.

Those first two steps lead us to the third. We must carefully and objectively examine the poverty and wealth of the world. The mind of Jesus is an informed mind and so must ours be if it's going to be like His. Jesus knows about the poverty and wealth in the world and so must we.

One of the reasons that many Christians don't have informed minds is because they assume too many things. They assume too many things about poverty and wealth in the world that aren't true.

Let me illustrate one of those assumptions that may not be true by asking you a question. This is an emotionally laden question and I hope you won't be upset by our discussion of it. The question is this, "IS AMERICA ONE OF THE MOST GENEROUS NATIONS IN THE WORLD?"

Most Americans hear others talk vaguely about how much money America gives to the world. I have heard Pat Buchanan, for example, whom I like and have voted for, talk about all the foreign aid America gives to other nations and how it should be drastically cut. Well, we hear things like that and because we are patriotic and love our country, we are ready and quick to assume that we must be very generous. One survey, for example, showed that 69% of Americans think that America is more generous in foreign aid than any other country. I used to be among that 69%.

But the truth is that we cannot answer the question about America's generosity without doing what? We must examine the facts and what the rest of the world is doing in that regard. I have done just that and here is what I found. Of the 17 most industrialized countries in the world, the United States ranks 16th in the percentage of GNP that is given in foreign aid. Norway is first, giving 1.12% of its GNP in foreign aid. Austria is last, 17th, giving .24%. The United States is 16th, giving .25%.

The implication is clear. After World War II, the United States was the most generous nation in the world. At the height of the Marshall Plan, we were giving 2.79% of our GNP annually to rebuild Europe. But today we are giving only .24%. It's hard for me to admit but it's true. We are one of the least generous nations in the world today.

I would tell you to be fair about this that these are 1990 statistics, the most recent I could find. Things may have changed in the past 13 years but from what I know, they really have not. I would also point out that our generosity is greater if you figure in the amount of money our military contribution costs us, which is a service I believe.

My primary point in discussing America's generosity is not to teach you about America's generosity. It's to illustrate the necessity of having a mind that is as informed about poverty and wealth in the world as we can make it. Too many of us assume too many things about poverty and wealth in the world that aren't true. These wrong assumptions keep us from having the mind of Christ.

That is why we have to take this third step. We must carefully and objectively examine the poverty and wealth in the world.

There are three ways to do that. The first is to listen to those who have actually experienced the world. The second is read about the world. The third is to actually experience the world ourselves. I have done the first and second of those extensively and the third only superficially.

Let me share with you just a little of what I've learned in those first two ways. I'll begin with what I've learned from listening. Let me relate just two sample conversations I've had.

The first conversation took place 20 years ago when I lived in Barberton. I had a friend from Barberton Friends Church, Michael Briggs, who moved from Barberton to Mexico City, Mexico to be vice-president of General Tire's operation there. Jill, Moses, Aaron, and I lived in what we thought was a simple home at the time. It was a 900 square foot home the purchase price of which was \$29,000.

Michael came back to Barberton for vacation and stopped by to see me. We were talking about the standard of living in the United States compared to that in Mexico City. I'll never forget what Michael told me. That my home would sell for about \$250,000 in Mexico City and they would probably put two or three families in it.

The second conversation was with my nephew Danny whom several of you have met. Danny went to visit some churches in Africa. He was talking to one of the pastors one day and was trying to explain swimming pools to him. Because water is so precious to these typical African Christians and because they are so poor, the pastor didn't understand at first. But then he finally got what Danny was saying. "You mean Americans actually recreate in water," he said. Danny nodded "yes." To which this pastor replied: "It must be so hard to be a Christian in America."

I cannot even begin to tell you how valuable those conversations and many others have been to me. I try to talk with anyone who has gone overseas every chance I get. Doing that helps me understand poverty and wealth in the world.

But I've learned most of what I know about poverty and wealth in the world by reading. I regularly read World Vision and Heifer International Magazine. I also read books like Ron Sider's Rich Christians in an Age of Hunger. Reading materials like these truly do help us understand poverty and wealth in the world.

Let me read to you an excerpt from Robert L. Heilbroner's book The Great Ascent: The Struggle for Economic Development in Our Time.

Approximately 1.5 billion people in the world today live in absolute poverty. Can you and I, overfed, comfortably clothed, and luxuriously housed people understand this poverty. Heilbroner helps us to do that in a vivid way. He itemizes what an imaginary American family would have to give up to be in the same situation as that 1.5 billion people. This is profound. So please listen carefully as I quote an extensive part of his book:

"WE BEGIN BY INVADING THE HOUSE OF OUR IMAGINARY AMERICAN FAMILY TO STRIP IT OF ITS FURNITUE. EVERYTHING GOES: BEDS, CHAIRS, TABLES, TELEVISION SETS, LAMPS. WE WILL LEAVE THE FAMILY WITH A FEW OLD BLANKETS, A KITCHEN TABLE, A WOODEN CHAIR. ALONG WITH THE BUREAUS GO THE CLOTHES. EACH MEMBER OF THE FAMILY MAY KEEP IN HIS 'WARDROBE' HIS OLDEST SUIT OR DRESS, A SHIRT OR A BLOUSE. WE WILL PERMIT A PAIR OF SHOES FOR THE HEAD OF THE FAMILY, BUT NONE FOR THE WIFE OR CHILDREN.

WE MOVE TO THE KITCHEN. THE APPLIANCES HAVE ALREADY BEEN TAKEN OUT, SO WE TURN TO THE CUPBOARDS . . . THE BOX OF MATCHES STAY, A SMALL BAG OF FLOUR, SOME SUGAR AND SALT. A FEW MOLDY POTATOES, ALREADY IN THE GARBAGE CAN, MUST BE HASTILY RESCUED, FOR THEY WILL PROVIDE MUCH OF TONIGHT'S MEAL. WE WILL LEAVE A HANDFUL OF ONIONS, AND A DISH OF DRIED BEANS. ALL THE REST WE TAKE AWAY: THE MEAT, THE FRESH VEGTETABLES, THE CANNED GOODS, THE CRACKERS, THE CANDY.

NOW WE HAVE STRIPPED THE HOUSE: THE BATHROOM HAS BEEN DISMANTLED, THE RUNNING WATER SHUT OFF, THE ELECTRIC WIRES TAKEN OUT. NEXT WE TAKE AWAY THE HOUSE. THE FAMILY CAN MOVE TO THE TOOLSHED . . .

COMMUNICATIONS MUST GO NEXT. NO MORE NEWSPAPERS, MAGAZINES, BOOKS – NOT THAT THEY ARE MISSED, SINCE WE MUST TAKE AWAY OUR FAMILY’S LITERACY AS WELL. INSTEAD, IN OUR SHANTYTOWN WE WILL ALLOW ONE RADIO.

NOW GOVERNMENT SERVICES MUST GO. NO MORE POSTMAN, NO MORE FIREMAN. THERE IS A SCHOOL, BUT IT IS THREE MILES AWAY AND CONSISTS OF TWO CLASSROOMS . . . THERE ARE, OF COURSE, NOT HOSPITALS OR DOCTORS NEARBY. THE NEAREST CLINIC IS TEN MILES AWAY AND IS TENDED BY A MIDWIFE. IT CAN BE REACHED BY A BICYCLE, PROVIDED THAT THE FAMILY HAS A BICYCLE, WHICH IS UNLIKELY . . .

FINALLY, MONEY. WE WILL ALLOW OUR FAMILY A CASH HOARD OF \$5.00. THIS WILL PREVENT OUR BREADWINNER FROM EXPERIENCING THE TRAGEDY OF AN IRAINIAN PEASANT WHO WENT BLIND BECAUSE HE COULD NOT RAISE THE \$3.84 WHICH HE MISTAKENLY THOUGHT HE NEEDED TO RECEIVE ADMISSION TO A HOSPITAL WHERE HE COULD HAVE BEEN CURED.”

Imagine if you can experiencing this kind of grinding poverty – day in and day out for your entire life. Reading materials like Heilbroner’s book helps us do just that. They help us understand the world’s poverty.

But we must not only understand the world’s poverty. We must understand our wealth as well. I have done that again in the two ways I have discussed: talking with people who have experienced the world and reading.

Consider these facts as Richard Foster presents them in his book Freedom of Simplicity.” #1 - If you can afford to buy a book, you have more money than the majority of people in the world. #2 – if you own a car and I don’t mean a new one, you are in the world’s upper class. And #3 – if you are buying a home, you are wealthier than 95% of the people in the world. I estimate from what I’ve read that I am probably in the upper 3% of the world’s wealthy and so are probably most of you.

I challenge all of you to take this 3rd step and examine carefully and objectively the poverty and wealth of the world. A good way to start is to read Ron Sider’s book Rich Christians in an Age of Hunger and Richard Foster’s book Freedom of Simplicity. These two books have dramatically impacted my thinking and helped it be more like the thinking of Jesus. They will do the same for you.

That brings us to the fourth step in having the mind of Jesus. This step is an obvious one I'm sure to you. We must thoroughly study and understand what the Bible teaches about keeping and giving. The Bible is the word of God. In it, he communicates specifically what He thinks about keeping and giving. Thus to know what the Bible teaches is to know what God thinks. There is no better way to understand and have the mind of Christ than studying and understanding what He wrote.

We have already done this in our class. I taught you all of the most salient verses and passages in the Bible about giving. I then published them and a commentary on each one and made them available to you. I would challenge you to get those materials and master them.

Once we do these four steps, we are then able to have the mind of Christ and also perspective. This perspective enables us to then define with precision how much we should keep. Also what is extravagant and what is not.

I think you can see why I say that. Remember what the Bible's guiding principle for keeping and giving is. It is not a figure 10% but a principle. That principle is give as much as you can and need to.

To determine how much we can give, we have to figure out how much we need and then how much we have left after that. To determine how much we need to give, we have to determine how much others need. Having the perspective that the four steps give us enables us to determine those things. We are thus able to define with precision how much to keep and how much to give.

Let me show you how this works with an example. Suppose I inherited two million dollars.

If I don't have the mind of Christ and perspective, that two million dollars will change the way that I live. I will sell my 1000 square foot home and move into a 4000 square foot home. I will get rid of my six and seven year old cars and buy two upscale new cars. I will quit taking my vacation in places like Sugarcreek or Cook's Forest and go to places like London or the Rivera instead. I will replace my 27" screen tv with a new \$5,000 plasma tv and so on.

But I have the mind of Christ and perspective. I can honestly say to you that if I inherited 2 million dollars, there's only one thing that I would do differently. Our bathroom is so small that there isn't room for a tub. We just have a shower. I might add on just a bit to our bathroom so that there would be enough room in it for a bathtub. But even then I wouldn't do that for me but for my wife. She loves taking baths. I wouldn't move to another house. I wouldn't buy different cars. I wouldn't take different vacations and I would buy a new tv.

Why? Because my perspective shows me that my house is a mansion, that my cars are luxury cars, that my vacations are a privilege, that my tv is a luxury, and thus I don't need any more than I have. But it also shows me that there are billions in the world who do need a whole lot more than they have and so I will give to them. I can honestly say to you that if I inherited \$2 million away, I'd give almost all of it away.

That example shows how perspective enables us to define with precision how much to keep and give, what is extravagance and what is not.

I have defined, for example, at what point a home, a car, a vacation, a pair of running shoes, a suit, and so on is extravagant. I have defined that point and will not go beyond it. I'm not going to tell you what those points are because I don't want to be legalistic and say you have to agree with me. My wife in fact doesn't agree with me on several of them and I do have to make some compromises in that regard.

But I do challenge you to get the mind of Christ, perspective, by taking the four steps that we discussed, determine how much you need to keep, and then give the rest away. Also decide at what point various things are extravagant in a world of need, and do not go beyond it.

I do want to mention one more thing very briefly before we close out this fifth issue. That one more thing is inner simplicity. Inner simplicity occurs when we become like Jesus in the core of our being. When that happens, we come alive to the simple things in life and get great passion and joy from them.

That in turn makes us desire less. G.K. Chesterton once made this profound observation. There are two ways to get enough: accumulate more or desire less. Inner simplicity makes us desire less.

I know this is true because I experience it. I can sincerely say this to you. There is not a human being on the face of the earth, I don't care how luxurious their home is, who enjoys theirs more than I do mine. It is a mansion to me and I sometimes just sit in my living room in awe that I would have something so nice. I can say the same thing about the cars I drive and the simple vacations I take. Last year, our vacation amounted to staying four days in Sugarcreek, Ohio. I believe that Jill and I enjoyed that vacation as much as anyone who went to the Riviera did.

The key to being satisfied with what we have isn't the nature of what we have as much as it is our own inner nature. Again I recommend Richard Foster's book, Freedom of Simplicity, which thoroughly addresses this issue of inner simplicity.

Issue #6

We come now to what I believe is a highly charged issue. That issue is, **does God prohibit extremes of poverty and wealth among his people?** Your point of view may or may not change as we study this but tell me now, how would you answer that? Yes or no? Three passages address this issue – Acts 2:43-47; 4:32-37; and 2 Corinthians 8:13-14. These passages teach us what four different things create, in succession, and I want to discuss all four. This is one of the most important economic studies you will ever undertake.

THE HOLY SPIRIT CREATES KOINONIA

Let's begin with what the Holy Spirit creates. The Holy Spirit creates koinonia. The passages in Acts 2 and 4 are about the Jerusalem church immediately after Pentecost. On the day of Pentecost, the Holy Spirit fell on the follower of Jesus in the upper room and did several things. 4:32 shows us one of those. He made the congregation of believers "one heart and soul."

The New Testament uses a word for this oneness of heart and soul – koinonia. Koinonia is a supernatural unity or oneness of fellowship that the Holy Spirit creates among followers of Jesus. This koinonia that He creates is an incredible powerful thing. It radically transforms the relationships of the people who experience it in many ways.

These passages reveal one of those ways that almost all discussions of koinonia fail to mention – economically. We don't normally think of it in terms of economics but we need to. Economics is an indispensable part of it. That is a basic thrust of these passages in fact that true koinonia dramatically impacts economics.

The process is then that the Holy Spirit creates koinonia, which in turn radically transforms economic relationships. It does so because of what it creates.

KOINONIA CREATES MASSIVE ECONOMIC SHARING

Koinonia creates massive economic sharing. We see in this passage that koinonia compels Christians to give to the people with whom they are one. They can't help themselves and just naturally want to give to the people with whom they are one. The giving that koinonia creates is two things.

First, it is voluntary. So many preachers and Christians think the first Christians were practicing socialism but they weren't. For one thing, private property wasn't abolished. The rest of Acts makes clear that everyone didn't donate everything that they had. For another thing, the

giving was voluntary. Acts 5:4 and 2 Corinthians 8:8 reveal that Christians weren't commanded to give; they chose to. They also chose what they would give. The giving was voluntary and not compulsory.

The giving that koinonia creates is a second thing. It is massive. That is the striking thing about these passages. The economic sharing they reveal was massive. Acts 2:45 says that the Jerusalem Christians were selling their property and possessions. 4:34 says that they were selling their houses and lands. Do you grasp what they were doing here? They weren't just giving their surplus income to their needy brothers and sisters in Christ. They were dipping into their capital reserves as well.

Let me give you a modern day equivalent. Suppose that I see that my brother in Christ Joe has a legitimate and basic \$4000 need. I am living from paycheck to paycheck and don't have any surplus income to give him but I do have a paid off car that is worth \$12,000. So, I sell it and buy an \$8,000 car that I need and give the other \$4000 to Joe. That is the kind of thing that these Jerusalem Christians were doing and they were doing it on a regular basis.

What we have in these verses is costly koinonia – massive economic sharing. Just look at the phrases we see in them. 2:44 – “had all things in common.” 2:45 – “sharing them with all.” And 4:32 – “all things were common property to them.” Those statements reveal two principles that the first Christians just naturally lived out.

The first principle is unlimited liability. That means that you and I as individual Christians are liable or responsible for all the needs that all Christians have. If you have a need in your life or a Christian in Sudan has a need in his life, I am responsible for meeting it if I can. Christians are responsible for meeting the needs of other Christians. That is unlimited liability.

The second principle is total availability. That means that you and I as individual Christians make whatever we can give, our surplus, available to meet the needs for which we are responsible. Do you and I have more than we need? Then we are willing to use that to meet the needs of other Christians.

The philosopher Aristedes wrote something about Christians in AD 125 that clearly demonstrates this unlimited liability and total availability: “THEY LOVE ONE ANOTHER . . . HE THAT HATH DISTRIBUTETH LIBERALLY TO HIM THAT HATH NOT . . . AND IF THERE IS AMONG THEM A MAN THAT IS POOR AND NEEDY, AND THEY HAVE NOT AN ABUNDANCE OF NECESSARIES, THEY FAST TWO OR THREE DAYS THAT THEY MAY SUPPLY THE NEEDY WITH THEIR NECESSARY FOOD.”

What a stirring description that is. If Christians didn't have the means to help a needy person, they fasted for several days and then gave the food they would have eaten, or the money they would have spent on the food, to him. That is unlimited liability and total availability.

So what we have to this point is two things. First, the Holy Spirit creates koinonia. And second, koinonia creates massive economic sharing or what some writers are calling today "radical giving."

MASSIVE ECONOMIC SHARING CREATES EQUALITY

Now let's look at what massive economic sharing creates. It creates equality.

John Easterday gave me something that he found on the Internet. It is quite revealing and I want to relate it to you. If we could shrink the earth's population to a village of 100 people, with all the existing human ratios remaining the same, it would look like this. There would be 57 Asians, 21 Europeans, 14 Western Hemispherians, and 8 Africans. 52 would be female and 48 would be male. 70 would be white and 30 would be non-white. 6 people would possess 59% of the village's wealth and all 6 would be from the United States. 80 would live in substandard housing. 70 would be unable to read. 50 would suffer from malnutrition. 1 would have a college education. And 1 would own a computer.

What I want you to notice in these ratios is the economic inequality in the world. There are vast extremes of poverty and wealth.

The Bible explains to us what the cause of those extremes is. We are all sinners who sin. Our sin and sins alienate us from God and each other. That alienation in turn causes many problems, one of which is economic inequality.

But the massive economic sharing that koinonia creates changes that, among those who experience it at least. Massive economic sharing creates what Richard Foster calls "economic equipoise," that is, economic balance. This economic balance was what God had in mind for Israel in Deuteronomy 15:4, "there shall be no poor among you." What God had in mind, the first Christians achieved in Acts 4:34, "there was not a needy person among them."

Paul expresses his vision for this in 2 Corinthians 8:13-14. He urges the Corinthian Christians to give the Jerusalem Christians money to meet the desperate needs they have. He then sets down the guideline they should follow in 8:13-14. He contends that they shouldn't give so that they have too little and the Jerusalem Christians have too much. On the contrary, they should give "**that there may be equality.**" He used another phrase in those verses, **by way of equality.**" That is economic equality.

This economic equality is not absolute because it could never be. Parents often try to have absolute equality don't they. They fret and stew over making sure one child's Christmas or birthday gifts don't cost more than the other's, that one child's savings account has the same amount as the other's and so on.

That is not what we have here. This is not absolute equality. Paul isn't seeking some kind of precise financial leveling. That would be legalism and socialism wouldn't it? He is simply pointing to an economic balance in the Christian community. He is pointing to a generosity of life that can't rest in abundance while others suffer need. Hear that again. He is pointing to a generosity of life that can't rest in abundance while others suffer need. Richard Foster articulates so well what the bottom line of all this is and we need to take this to heart, "EXTREMES OF POVERTY AND WEALTH ARE A SCANDAL TO CHRISTIAN BROTHERHOOD."

James Mulholland relates an experience he had that I've shared with you before. It bears repeating. He was watching a television program in which a Christian from the Sudan was being interviewed. This Christian from the Sudan looked into the camera and asked, "HOW CAN RICH CHRISTIAN BROTHERS AND SISTERS IN AMERICA IGNORE THE FACT THAT WE IN SUDAN ARE STARVING TO DEATH?" Mulholland comments that he thought to himself, "I'M GLAD I DON'T HAVE TO ANSWER THAT QUESTION." At which point the Holy Spirit tapped him on the shoulder and said, "YOU DO!"

Foster is right when he says that is a scandal. It is a scandal to Christian brotherhood that American Christians are rich and have far more than they need and at the same time Sudanese Christians are starving to death.

But this scandal can even be in the American church itself. Suppose that there are Christians in a church with two cars that are far nicer than they need and that there are those with none or one so dilapidated that it barely gets them to work and sometimes doesn't. Foster would say that that is a scandal and I agree.

True koinonia creates massive economic sharing and massive economic sharing creates economic equality. Where there is true koinonia, there is economic balance as well.

ECONOMIC EQUALITY CREATES SECURITY

Now let's examine what this economic equality creates – security. It creates security.

It is often said that most of us are between two to five paychecks away from living on the street. If I become ill in other words, can't work, and

miss five paychecks, I won't have the means to support my wife and me. That is an unsettling thought isn't it.

Now imagine a redeemed community in which the resources of the entire community are available to anyone in need. Also imagine that you are part of that redeemed community. How unsettling would the thought of missing five paychecks be? The answer is "not very."

Let's turn to the promise in Matthew 6:33 that Christians quote all the time. The "these things" are clearly the things that Jesus is talking about in the previous verses – food, clothing, shelter which are what we would call the basic needs of life.

How do we explain this promise in light of starving Christians in Sudan, Honduras, and elsewhere who don't have enough calorie intake to maintain physical health. These Christians clearly do not have "all these things" added to them. Has God made a promise that He is not keeping?

I don't know how you answer that question, but I answer it this way – with this explanation. God has set up a mechanism for fulfilling this promise to His people. That mechanism is the redeemed community I just described to you. More specifically, it is the Holy Spirit creating koinonia, which creates massive economic sharing which creates equality or the meeting of everyone's needs.

Now, when this mechanism isn't working, then the promise for which God created it isn't fulfilled. God has been faithful in that He has given His church universal the financial resources to meet the need of every Christian on planet earth. As Richard Halverson points out, the problem isn't need because there are enough resources to meet the need. The problem is greed. Wealthy Christians, especially in America, are greedy. We're spending our money on personal extravagance and, I believe, corporate extravagance, like billions of dollars worth of buildings, instead of freely sharing it with our brothers and sisters in Christ around the world.

But imagine what would happen if the church today did what the church in Acts 2 and 4 did. Imagine if there were koinonia and thus massive economic sharing. There might be Christians having their needs not met for political reasons, but those would be the exceptions and not the rule. There would be economic equality, which means economic balance. There would not be extremes of poverty and wealth in the church.

The story of the rich young ruler in Matthew 19:16-22 confirms what I am saying. Tell me what specifically did Jesus command the rich young ruler to do? Be precise in answering that by looking at the text. Everyone knows the first thing that He commanded him to do – sell everything he had and give it to the poor.

But there was a second thing He commanded him to do. Can someone tell me what that is? He commanded him to "follow Me." Most people interpret that to mean, "follow my commandments." Jesus was telling him to follow His teachings. That was certainly implicit in what Jesus called Him to do. But I think the explicit meaning of His command to follow him was something different. I think Jesus was actually inviting him to come and join the community that Jesus had created and that was traveling around with him.

The New Testament shows that this little community that was traveling with Jesus was a microcosm of the church. It is clear that it had a common purse, overseen by Judas, from which everyone's needs were being met.

Well, Jesus was inviting the rich young ruler to come and be part of that community. If he had done so, he wouldn't have been destitute but cared for in this redeemed community that followed Jesus.

Massive economic sharing creates security that our needs will be met. I believe this is going to become more and more of a factor in America as world markets continue affecting our levels of prosperity.

MASSIVE ECONOMIC SHARING CREATES EVANGELISM

But economic equality isn't the only thing that massive economic sharing creates. It also creates evangelism.

We see this in Acts 2:47. This verse says that the sharing Christians in Jerusalem were: "HAVING FAVOR WITH ALL THE PEOPLE. AND THE LORD WAS ADDING TO THEIR NUMBER DAY BY DAY THOSE WHO WERE BEING SAVED." We see the same kind of thing in Acts 4:33. Verse 32 records that there was massive economic sharing. Verse 33 then says, "AND WITH GREAT POWER THE APOSTLES WERE GIVING TESTIMONY." You can see that the evangelistic impact of the church's economics was striking.

There were several reasons for that, one of which was this. The sharing of Christians was legendary. A scholar named James Martineaux exhaustively searched historical documents and found no trace of any organized charitable effort in the ancient world. The ancient world was a brutal place and the people in it weren't very benevolent. They weren't interested in giving anything to anyone. An ancient Roman writer named Polybius said it this way: "IN ROME NO ONE EVER GIVES TO ANYONE IF HE CAN HELP IT."

But then Christians came along and began giving in a way that the world had never seen. Not just to Christians but to pagans as well. Julian the Apostate, a 4th century Roman Emperor and enemy of Christianity begrudgingly admitted in one of his writings that "the godless Galileans (Christians) fed not only their poor but ours also."

This giving had a powerful evangelistic impact. Tertullian wrote in the latter part of the 2nd century that Christian deeds of love were so noble that the pagan world confessed in astonishment "See how they love one another." Astounded pagans couldn't help but notice and huge numbers became Christians when they did. Respected historian Will Durant explains the huge number of Christian converts first centuries after Jesus' death this way: "CONVERTS TURNED FROM CAESAR PREACHING WAR TO CHRIST PREACHING PEACE; FROM INCREDIBLE BRUTALITY TO UNPRECEDENTED CHARITY."

All of which makes we wonder, "What would happen if local churches in America began giving like the early church did?"

As Ron Sider points out, extremes of poverty and wealth in the church is a major hindrance to world evangelism. It is difficult for poor people to accept a Jesus preached by people who don't give all that they could. I think really that it is even hard for rich unsaved people to accept such a Jesus.

If churches today began giving like the early church did, I believe that our world would be just as astounded as theirs was. I believe that large numbers of people would come to Jesus because of it.

This has dramatic implications for American churches especially when it comes to building expensive buildings and running expensive programs. Would more people be won by getting rid of these buildings and programs and using the money to meet people's needs. I believe that the answer to that is "yes."

I've states my views on these things in detail in previous sermons and Sunday school classes. Let me make just one point here that I have not made to you.

As I've stated before, the church exists to carry out only one primary purpose and that is to produce disciples of Jesus Christ. To successfully produce disciples of Jesus Christ requires two essential things: competent training in Scripture and Holy Spirit created koinonia. So, we must design a system that is conducive to both of those things if we are going to produce disciples.

Thankfully, those two things, competent training in Scripture and Holy Spirit created koinonia, don't require massive building programs.

I contend in fact that massive building programs work against koinonia. Remember, true koinonia has drastic economic implications. It creates massive economic sharing. But massive building programs make massive economic sharing impossible. So much money is wrapped up in purchasing and maintaining the buildings that there isn't much left to share.

That doesn't mean that we can't have buildings that serve utilitarian purposes. If you want to have a Christian school, for instance, you need buildings. It just means that we need to start evaluating whether or not the money we're putting into buildings for sports programs, dramas, and so on are really making disciples.

Issue #7

We now come to the last issue that we are going to discuss. Once we have decided how much of our money we are going to keep, and how much we are going to give away, the burning question becomes, "to whom should we give it?"

The first and most important answer to that question is that "we should give it to God." We can't do this directly of course. We can't give money to God Himself because He is spirit and doesn't need it.

We give it to him vicariously. In other words, giving it to certain recipients is the same as giving it to Him. So that is what we have to figure out. With what recipients does God so identify that giving our money to them is the same as giving it to Him. Let me ask you to list on the board here, some specific recipients with whom God is synonymous.

THE LOCAL CHURCH

Let's start with the local church. Is giving money to your local church the same as giving it to God? There are two opposite views in that regard.

On the one hand, I have a friend who believes that paid professional staff members and church buildings are unBiblical and so giving to the local church is not the same as giving to God.

On the other hand, there is a prevailing view that I've heard many preachers articulate that the local church should be the first recipient of our giving.

This second view is called "storehouse tithing." Malachi 3:10 is the foundational text of this view. This view equates the storehouse of the temple with the local church. To bring tithes into the storehouse is to give them to the local church.

Some pastors are aggressive money raisers and embellish this doctrine accordingly. The pastor of one of our more successful local churches makes it clear that you are not all that welcome to his church if you are not committed to tithing. Their church takes two collections on Sunday morning in fact, if they don't get enough in the first. That same pastor teaches that if you don't give your tithes to your local church that you lose your guardian angel.

Most of those who hold this view believe that "offerings," money beyond the tithe, can be given to whomever or whatever the giver deems prudent. This "whatever" would include parachurch organizations and ministries like television ministries, relief organizations and so on.

Storehouse tithing is a distortion of Scripture. To equate the "storehouse" of Malachi 3:10 or even the temple with the local church is a misapplication of Scripture. The temple and its storehouse have no modern day equivalents. The bottom line is that Scripture does not address the issue of whether we should give money to the local church and if so, how much.

So should we give to our local church? We can undoubtedly infer from Scripture that to give to God's work in the world is the same as giving to God. If your local church is doing God's work in the world, then giving to it is the same as giving to God. If it isn't, then giving to it isn't the same as giving to God. You have to determine that.

If we do give to our local church, how much should we give? 10%? More? Less? How much? How much you believe in the work your church is doing in the context of other ministries and needs will dictate how much you give. A local church can only do what its people support financially. If its people believe in what it's doing, they will support it. If they don't believe in it, they won't. It really is as simple as that.

THE POOR

But the local church isn't the only legitimate recipient of our giving. While the Bible doesn't address the issue of local church or parachurch organizations or even charities, it does address the poor. It teaches beyond any doubt that giving to those who have legitimate needs is the same as giving to God

We have already studied the verses and passages that teach us this. Proverbs 14:31, 19:17, and Matthew 25:41,45 teach us that God identifies with the poor so closely that He is in some mystical way somehow synonymous with them. They teach us and this is indisputable that to give to the poor is to give to God. The general rule then is an easy one. Giving to those with legitimate needs is the same as giving to God.

That raises an issue that we need to address. Is giving to people giving to God if they don't really have a genuine need or the need isn't legitimate? The answer is, "no, it is not." Consequently, two things must be true if our giving to others is giving to God. #1 – the person must have a genuine need. It isn't a want but a basic need. And #2 – the need must be legitimate. That means that it deserves being met.

This is easy to articulate but not so easy to apply. Some situations require careful and prayerful thought. Here are some sample situations. Give your opinion as to whether the giving in the following scenarios is the same as giving to God: paying a tuition fee for a person who is working his way through college but doesn't have it because of unexpected car repair bills; buying books for a college student who gambled her book money away in Las Vegas during spring break; buying your adult child who is starting a first job a reliable used car to replace the junker he's driving; giving a generous tip to a waitress who is trying to make ends meet; buying a Christmas present for the angel tree; buying a lawn service treatment for a neighbor who can't afford one; buying flowers for your wife to say "I love you"; buying appliances for your newly wed child who could buy it but only on credit; paying tuition so that your grandchildren can go to a Christian school.

You can see that we must determine whether giving to others is giving to God on a case by case basis. We must give to needs not wants.

RESPONSIBLE GIVINGI

Once we decide that we should give money to others, another issue that we have to address is how do we give it. Giving to others isn't as easy as it seems. Giving so that the most overall good is done can be a complicated, challenging, and often frustrating thing. It often takes great wisdom, even wisdom from above to know how to give to people's needs. We want to make sure that our giving doesn't go awry.

What the great Russian novelist Leo Tolstoy did is a classic example of what I mean. Tolstoy was an extremely wealthy man. Desiring to live out the radical demands of Jesus, he sold his vast farmlands and gave all the money to the poor. But he later terribly regretted doing that. He found out that those who bought his lands had begun exploiting the many farmhands that had formerly worked for him. They not only underpaid them but also abused them in almost every conceivable way.

In the end, Tolstoy admitted that what he did brought about a great evil. It was ironic because his liberal and properly motivated giving ended up doing more harm than good. The moral of the story is that responsible giving requires a great deal of care and time.

If we give our money directly to individuals, we need to make sure that we give it in a way that accomplishes the most good. I have developed a rule that our church gives by for instance. We do not normally give money directly to people. We go around them instead of through them. We find out what their specific needs are and then give to the need not them. If a family needs a month's rent paid, for instance, we give them the money to pay it. We find out who the landlord is and pay him or her.

If we give our money indirectly to individuals by giving it to organizations, there are several factors that need to guide our giving. First, is the organization efficient? Some organizations have high administrative expenses and not nearly as much money gets to the people they're trying to help that should. Second, is the organization legitimate. Some organizations are simply fraudulent and almost no money or help gets to those they purportedly serve. Third, is the organization helping the people it serves in the best ways possible? Some organizations have better ideas than in meeting the needs of the world's poor.

I have learned about a number of organizations in various ways that I believe are legitimate: World Relief, World Vision, Compassion International, Heifer International, Opportunities International, EAPE, and more.

I know as much as most of us can know, for instance, that Compassion International is a good organization to which to contribute. Tony Campolo, who stresses careful and thoughtful giving, highly recommends this organization. He recommends it because he has experienced it. He gone first hand into the parts of the world in which it ministers and is involved with its administrative function. I trust Campolo's recommendation of this organization.

I will suggest one thing to you for sure. Do not give to organizations about which you know nothing. You may very well be wasting money that could be given to far better causes.

I want to close our study by addressing one of the reasons that many Christians don't give to the world's poor. I believe that a large number of Christians desire to help the world's poor but don't because their desire to help is beyond their level of competence. They believe that the poor's problems are large scale, which means the solutions must be large scale as well. But they aren't capable of such solutions. So they don't act to help.

You and I must desire to help the world's poor. After that, we must reduce that desire to our level of competence. We must realize that what we can do is going to be partial and incomplete at best. We must then approach the problems of the world's poor on a small scale. We simply do the things to help that we are capable of doing.

Consider this, for instance. A Christian I know decided to start drinking water instead of Coca-Cola. She then sends the money she saves, about \$200 a year, to Heifer International. Heifer as most of you know, provides animals like cows, sheep, and water buffalo to poverty-stricken people around the world to help them become self-sufficient.

Is this woman solving the problems of the world's poor? No! Is she helping any of the world's poor? Yes! There is a family somewhere in this world that has a cow and milk they can drink and sell who wouldn't have it otherwise. As far as that family is concerned, that Christian has made a huge difference and they are thankful for it.

Conclusion

I close out our study by quoting one of the most famous Jewish rabbis who ever lived – Rabbi Hillel. He asked a poignant question that is as relevant today as it was over 2000 years ago when he asked it. It's a question that all of us need to ask and answer. It goes like this: "IF NOT YOU, THEN WHO? IF NOT NOW, THEN WHEN?"

