

**The Bible and Personal Finances
Part 5**

This morning we will continue our series on “The Bible and Personal Finances.” So far we have considered the foundational truth that God owns everything and we are only stewards of whatever God has entrusted to us (Deuteronomy 10:14; Psalm 24:1). And then we began to consider biblical principles that will help guide us in that stewardship.

So what was the first biblical principle that I shared with you? The first biblical principle that I shared with you was that it is more blessed to save than to borrow (Deuteronomy 15:6, 28:12).

And what was the second principle that I shared with you? The second biblical principle that I have shared with you was that it is more blessed to give than receive (Acts 20:35).

And exactly how blessed is giving? Christ in responding to a statement by Peter in **Mark 10:28** explained the exceeding blessedness of giving to His disciples in **Mark 10:29-30**. So let us once again, as we did last week, read Peter’s initial statement and then Christ’s response.

And this is how it reads, **“Peter began to say to Him, ‘Behold, we have left everything and followed you.’ (29) Jesus said, ‘Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel’s sake, (30) but that he shall receive a hundred times as much now in the present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life.’”**

So how blessed is giving according to Christ? According to Christ giving is not just moderately blessed but exceedingly blessed both in respect to this age and the age to come.

So in light of the blessedness of giving I would like us to answer a couple of different questions. The first question that I would like to ask is how can we, based on the Scriptures, know how much to give? Now isn’t this a great question? In fact, it is not only a great question it is a necessary question if

we consider ourselves disciples of Christ. So let me tell you what many churches teach.

Many churches teach that we should give a tithe or ten percent. So what would this practically mean to us if this were in fact what the Scriptures teach? It would mean that if we made \$30,000 a year then you would give \$3,000 of that money or \$250 a month. And if you made \$60,000 a year then you would give \$6,000 or \$500 a month. This is what it would practically mean to us. But is this what the Scriptures teach? This is the question that we must answer.

Churches that teach tithing as a present day obligation are basing their teaching on the Old Testament. So where in the Old Testament do we find tithing instituted as a moral obligation?

The moral obligation to tithe was instituted in the Mosaic Law. Under the Mosaic Law there were essentially three tithes that were mandated.

The first tithe was the Levites' tithe (Numbers 18:21-32). It was called the Levites' tithe because the tribe of Levi benefited from it. The Levites were the descendants of Jacob's son Levi and were set apart in the days of Moses to fulfill certain specific responsibilities in respect to the Jewish tabernacle. The Levites were given no inheritance in the Promised Land when Joshua made the official allotment of territory (Joshua 21 cf. Numbers 18:20-24; Deuteronomy 10:9; 12:12) and were totally dependent upon the tithes of the Jewish people for their financial support.

The tribe of Levi was in a sense the government. God was the ruler of Israel and the priests were His servants. In other words, the Levites' tithe paid the wages of those who ran the country and was a form of taxation.

The second tithe was the festival tithe (Deuteronomy 14:28-29). This tithe was to be taken to Jerusalem and was to be eaten by family, friends, servants, and priests. This tithe was to stimulate devotion to the Lord and promote unity in God's family. It made everyone give of themselves and their resources to support God ordained events in which they all personally shared (Deuteronomy 12:10-11, 17-18; 14:22-27). This was more of a religious tithe than a governmental tithe and it supported the feasts and sacrificial system.

The third tithe was the charity tithe that was to be given every third year (Deuteronomy 14:28-29). This was in effect a charity tithe and was like a government welfare system.

So what was the yearly sum of these three different tithes? The yearly sum of these three different tithes was over twenty percent or more precisely twenty-three and one-third percent.

So let me ask you this question. Were these tithes under the Mosaic Law optional? And the answer is no! These tithes were not optional. In fact, if a Jewish family did not pay these tithes, based on **Malachi 3:7-10**, it would be as if they were robbing God.

So was Israel, based on the Mosaic Law, under a moral obligation to pay their tithes? Yes! Absolutely! It was commanded. They had no options.

But now let me ask you this question. Are we under the same obligation as Israel to pay the tithes prescribed in the Mosaic Law? And the answer is absolutely and categorically no!

Christians are not morally obligated to pay the tithes prescribed in the Mosaic Law because Christians are dead to the Law (Romans 7:1-6).

Let me read for you **Romans 7:1-6**. **“Or do you not know, brethren (for I am speaking to those who know the law), that the law has jurisdiction over a person as long as he lives? (2) For the married woman is bound by law to her husband while he is living; but if her husband dies, she is released from the law concerning the husband. (3) So then if, while her husband is living, she is joined to another man, she shall be called an adulteress; but if her husband dies, she is free from the law, so that she is not an adulteress, though she is joined to another man. (4) Therefore, my brethren, you also were made to die to the Law through the body of Christ, that you might be joined to another, to Him who was raised from the dead, that we might bear fruit for God. (5) For while we were in the flesh, the sinful passions, which were aroused by the Law, were at work in the members of our body to bear fruit for death. (6) But now we have been released from the Law, having died to that by which we were bound, so that we serve in newness of the Spirit and not in oldness of the**

letter.” So what in essence was Paul saying in these verses about our relationship to the Law?

This is what he was saying. Just like a woman is released from her marital obligation when her husband dies, we have also been released from our obligation to the Law by virtue of the fact that we have died with Christ. And how was this accomplished? This was accomplished when the Holy Spirit spiritually joined us to Christ and therefore to His death when we chose to embrace Him as our Lord and Savior.

Is this actually true? Certainly it is true. This is why Paul was able to say in **Galatians 2:20**, **“I have been crucified with Christ; and it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God, who loved me, and delivered Himself up for me.”** Our death with Christ is what makes it possible for us to live a totally new and transformed life in the power of the Spirit.

So are we in any way obligated to pay the tithes prescribed in the Old Testament? And what is the answer? The answer is absolutely and categorically no!

So in seeking to answer the question that we originally asked which was, in light of the blessedness of giving how much should we give, the answer will not be found by looking to the Law or to the tithes prescribed under the Law? So where should we look.

Churches, rather than looking to the Mosaic Law in order to answer the question, how much should we give, should be looking to the New Testament. So how does the New Testament answer the question?

The New Testament teaches us that the amount of money that we give should be proportional to the amount of wealth the Lord has blessed us with (1 Corinthians 16:1-2). This is clear from **1 Corinthians 16:1-2** where Paul talks to the Corinthians about putting aside a certain amount money each week for the purpose of giving based on their income.

So what does this principle of proportionality mean for us practically? If we are better off financially today than we were yesterday then we need to consider giving more today than we did yesterday. But if we are not better

off today than we were yesterday then we have the freedom to give less today.

Therefore if we get a pay raise, if we get a tax return, if we get an inheritance, if we profit from the sale of an asset, what should we do? We should, based on the principle of proportionality, purpose to give more. Doesn't this make sense?

However if we suffer some kind of financial loss or setback then certainly we need to feel the freedom before the Lord to give less.

So let me ask you this question. Have you been applying this principle proportionality to your own life situation? When you got your last raise did you consider how much the Lord would have you to give of that raise? When you got your last tax return did you consider how much the Lord would have you to give of that tax return? When you sold your last house and made a profit did you consider how much the Lord would have you to give of that profit? Have you? this is the question that you must answer.

But this is not all the New Testament teaches in respect to the amount of money we should give. There is more.

The New Testament also teaches us that the amount of money that we give should be a generous amount (2 Corinthians 9:6). Let me read for you **2 Corinthians 9:6. "Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully."** Clearly from this passage it should be clear to us that the Lord wants us to be generous and not meager in our giving and therefore we should seek to apply this truth no matter how little or how much we might have in terms of material things. But what constitutes generosity? And this particular thought leads us to another important truth.

When seeking to apply the principle of generosity in determining the amount of money the Lord would have us to give, we need to understand that generosity is not measured in dollars but in sacrifice (Mark 12:41-44).

Let me read for you **Mark 12:41-44. "And He sat down opposite the treasury, and began observing how the multitude were putting money into the treasury; and many rich people were putting in large sums. (42)**

And a poor widow came and put in two small copper coins, which amount to a cent. (43) And calling His disciples to Him, He said to them, 'Truly I say to you, this poor widow put in more than all the contributors to the treasury; (44) for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.'"

So let me ask you based on the words of Christ. Who was more generous in their giving, the widow who gave the two small copper coins worth a cent or the rich individuals who had put in large sums of money?

The answer is quite simple, the widow had been far more generous and the reason is this: Generosity in the ultimate sense cannot be measured in the amount of dollars that a person gives for Christ's sake and the sake of His gospel but rather in their personal sacrifice.

So let me ask you a question. Have you been applying the principle of generosity in your giving decisions? And hopefully your answer would be yes.

But now let me go even further. Have you gone so far in applying the principle of generosity that it has actually impacted your life in terms of certain earthly pleasures and comforts? I would hope that your answer is yes. And why would I hope that your answer is yes. It is because I know based on God's Word that no matter what earthly pleasure or comfort you have given up the exceeding blessedness of that generous giving will far exceed anything that you have given up.

I believe I have now given you all you need to know in order to answer the question: How can we based on the Scriptures know how much to give? We, based on the Scriptures, can know how much to give by prayerfully considering the principles of proportionality and generosity.

So if I can know how much the Lord would have me to give as I seek to prayerfully apply the principles of proportionality and generosity can I know how much the Lord would have you to give as you seek to apply the same principles? And what is the answer? The answer is no! I cannot tell you what the Lord would have you to give. That is between you and the Lord.

But I can tell you this. Whatever we are prayerfully led to give after we seek to apply the principles of proportionality and generosity needs to be given

cheerfully (2 Corinthians 9:7). And why is this? It is because God loves a cheerful giver according to **2 Corinthians 9:7.**

And why does God love a cheerful giver? God loves a cheerful because it glorifies Him. Cheerful giving glorifies the Lord because we are saying by our cheerfulness in giving that we are fully supplied. We have no need of anything other than to know Him, and to serve Him in this world until that day when we finally enter into our inheritance as co-heirs with Christ in glory.

Is giving a blessed thing? Absolutely! It is, based on the words of Christ, an exceedingly blessed thing both in terms of this present age as well as the age to come. And if we believe that it is an exceedingly blessed thing then of course we are going to be led to ask the question: Lord, how much would you have me to give?

This morning, looking to the Word of God, I have sought to provide you the means to answer that question by pointing out to you the principles of proportionality and generosity. These two principles when prayerfully applied to our individual situations should provide us the answer to the question: Lord how much would you have me to give?

In addition to this information I would like to give you an assignment. I would like every single person here this morning and every married couple here this morning to go home and to prayerfully consider how much the Lord would have you to give in light of the principles that we have considered here today.

For some of you the amount of money that you feel that Lord would have you to give after this process is completed will remain the same, for others it may very well decrease, but for most of us I would think there is a very good possibility we will find ourselves being led to give more, especially those who have in the past given very sporadically and sparingly or perhaps who have chosen in the past not to give at all.

May God give us the grace to cheerfully and generously give as the Lord has prospered us.