



Give from Your Heart
Magnifying Christ in Financial Stewardship



STUDENT'S WORKBOOK

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*Magnifying Christ in
Financial Stewardship*

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SYLLABUS

COURSE DESCRIPTION

Give from Your Heart: Magnifying Christ in Financial Stewardship is a six-week course advancing the truth that Christian giving ought to be prompted, motivated, and sustained by a glorious vision of the sovereign and self-giving God. The course will assert that how we use our money and possessions is an issue of critical importance, and it will seek to provide a biblical and theological grounding for a God-centered perspective on Christian stewardship and especially giving. Students will gain a deeper understanding of this issue by closely examining the key biblical passages regarding the issue of giving, answering provocative questions, and considering sermons and writings from the ministry of John Piper and other theologians.

OBJECTIVES

This course is designed to accomplish specific objectives. A student successfully completing this course should be able to:

- ▷ magnify the worth of the self-giving God in a more meaningful and personal way by treasuring him in his or her heart above all else. We recognize that this, the ultimate objective of the course, is impossible apart from the grace of God in the working of the Holy Spirit, who exalts the risen Lord, Jesus Christ.
- ▷ understand the Scriptures—especially the passages pertaining to the issue of money and giving—more fully as a result of studying them diligently throughout the course. Every lesson will compel the student to read and meditate on the Word. Our desire is to encourage students to be “Bereans” (cf. Acts 17:11).

- ▷ comprehend and thoughtfully interact with five sermons (from John Piper and others) on the topic of money and giving. To this end the student will fill out note-taking sheets for every sermon they are assigned to listen to or watch.
- ▷ set forth a basic defense for a God-centered perspective on giving, emphasizing how giving relates to the glory of God.
- ▷ discuss with others the biblical vision of God-glorifying giving and make appropriate application.

🔗 REQUIRED BOOK (TEXTBOOK)

- ▷ An English version of the Bible, preferably the *English Standard Version (ESV)* or *New American Standard Bible (NASB)*

Please note that in addition to inductive study of the Bible, students will be required to listen to four sermons and a conference message preached by John Piper. This will require Internet access to the *desiringGod* website (www.desiringgod.org) and the *Eternal Perspectives Ministries* website (www.epm.org).

(NOTE: *desiringGod* permits the reproduction and distribution of any of its material in any format provided that you do not alter the wording in any way and do not charge a fee beyond the cost of production. If you lack internet access, talk to your instructor about the possibility of receiving a CD with the sermons copied onto it.)

🔗 REQUIREMENTS

Students are expected to prepare for Lessons 2–6 by completing the lesson pages in a sequential order. Therefore, for each lesson a student should read the Introduction and the Lesson Objectives first, then read the remainder of the lesson, answer the three questions contained therein, and listen to the assigned sermon. As the student listens to the sermon, they should take notes on the corresponding sheet included in each lesson. The student may then review the discussion questions and record their own discussion question.

 SCHEDULE

Lesson	Date	Lesson Title
1		Glorifying God with Dollars and “Sense”
2		Open Eyes Open Hands
3		Treasuring God in Our Giving
4		Making God Known with Money
5		How Much, O Lord?
6		Giving in Eternal Perspective

Glorifying God with Dollars and “Sense”

1

§ INTRODUCTION

It is reasonable to suppose that every human society in the world is vulnerable to particular, cultural “blind spots” when it comes to understanding God’s will and practicing it. If this is true, then what particular blind spots do we have here in the United States? Though it is hard for us to discern what blind spots our culture may have—since we are a part of our own culture—it appears as if the sins of materialism, greed, and a “pride in possessions” (1 John 2:16) are sins to which we are particularly vulnerable. John Piper agrees:

“I suspect that there will be at least these two great dangers for the American church in the coming century. One is materialism and consumerism; the other is “varied and strange teachings.” . . .

The love of money and the rejection of sound doctrine—these will be two great, deadly forces against the church in the coming years.”¹

American society is infected with the love of money. It is everywhere around us. Randy Alcorn cites a TV documentary that provides some alarming facts that point to this infection:

“In recent years we’ve begun to see a backlash, as typified by the PBS television

¹ John Piper, “Jesus Christ is the Same Yesterday and Today and Forever,” an online sermon at the [desiringGod](http://www.desiringgod.org) website (www.desiringgod.org). Throughout this curriculum, we will only provide titles (and not the full web addresses) for online sermons and articles at the [desiringGod](http://www.desiringgod.org) website. Use the Title Index of the Resource Library to locate these resources.

special “Affluenza,” which addressed what it called the “modern-day plague of materialism.” The program highlighted several symptoms of this new “plague,” including the following statistics:

- *The average American shops six hours a week but spends only forty minutes playing with his or her children.*
- *By the age of twenty, the average television viewer has seen one million commercials.*
- *Recently, more Americans declared bankruptcy than graduated from college.*
- *In 90 percent of divorce cases, arguments about money play a prominent role.²*

As Christians who live in a society that worships Mammon, we must be consciously striving to glorify God by the way that we use our money and possessions. This lesson will introduce our efforts in this course to study the issues of Christian financial stewardship and giving from a biblical and God-centered perspective.

LESSON OBJECTIVES

After completing this lesson, the student should be able to:

- ▷ begin to analyze why American Christians neglect the topic of money and possessions.
- ▷ offer some preliminary reasons for why the Bible—and Jesus in particular—puts so much emphasis on the topic of money.
- ▷ discuss possible connections between the neglect of this topic and the meager giving of many evangelical Christians.

² Content taken from page 31 of MONEY, POSSESSIONS, AND ETERNITY, by Randy Alcorn. Copyright © 1989, 2003 . Used by permission of Tyndale House Publishers, Inc. All rights reserved.



THE TOPIC (AND CORRESPONDING SINS) NO ONE TALKS ABOUT

Generous and sacrificial Christian giving is an uncomfortable and avoided topic for most American evangelical Christians. If this doesn't sound right to you, then simply ask yourself the following questions:

- When is the last time you heard of a Christian being rebuked for being greedy or keeping too much of their income?
- When is the last time you heard a Christian confessing the sin of being jealous of someone else's income or wealth, or the sin of not giving enough money away?
- When is the last time your Bible study, small group, or Sunday School class addressed the Bible's teaching concerning giving, money, and possessions?
- When is the last time you encountered someone who was fearful that God wouldn't forgive their past sins of hoarding money or excessive shopping?
- When is the last time you shared a prayer request concerning your heart's attitude toward money or your lack of giving?

Furthermore, consider the following statements (based on statistical research) that reinforce the idea that not only lay Christians but Christian pastors and even seminaries avoid the topic of giving:

No Training: Only 2 to 4 percent of seminaries and only 1 to 2 percent of Christian colleges and universities teach biblical financial principles at all.

Uneasy Subject: Generally, pastors are reluctant to use the word "money."

Uncertain Value: Many pastors feel they are irrelevant to the financial process, and that money is not a core spiritual value.

Untrained Pastors: Eighty-five percent of pastors are untrained in the theology of stewardship and have no books in their libraries on Christian stewardship, money, or giving.

Low Giving: While church budgets typically are planned with the assumption that congregants will give only 2-3% of their incomes, most pastors do not cite this as an indication of lukewarm faith.

Giving as Maturity: When asked how they measure the spiritual commitment of their congregants, only one out of ten pastors mentioned financial giving as an indicator of spiritual maturity and commitment.³

The fact that giving, money, materialism, and greed are neglected topics is not because they are irrelevant to the lives of most Americans. Rather, they are neglected because our lack of giving is a region of darkness in many of our hearts and our churches, and we don't want to come into the light (see John 3:20). And our neglect of these topics has only compounded the problem.

The more America has gained wealth, the less the Church has addressed the subject of giving. Perhaps that's why the percentage of income Christians give away has been steadily declining for thirty years.⁴

It is our conviction that the Christian church needs to address the subject of giving from an honest, self-critical, biblical, and God-centered perspective.

1. Do you agree that Christian giving (except, perhaps, as it is related to the construction of new church buildings) is a neglected topic in the American church? If so, why might that be? If not, why do you disagree?

³ These statements are reproduced from <http://www.generousgiving.org/stats#> (accessed August 27, 2010).

⁴ Alcorn, *Money, Possessions, and Eternity*, 174.

GOD'S PARTICULAR INTEREST IN HOW WE USE OUR MONEY

The story of the poor widow's offering is a familiar one:

Mark 12:41-44

⁴¹ And [Jesus] sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. ⁴² And a poor widow came and put in two small copper coins, which make a penny. ⁴³ And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. ⁴⁴ For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

In reading this story, Alcorn makes an interesting observation:

In the account of the poor widow, Mark writes, "Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury" (Mark 12:41). Notice that it doesn't say, "Jesus happened to see . . . " No, he deliberately watched to observe what people were giving.

How close was Jesus to the offering box? Close enough to see that some people put in large amounts. Close enough even to see two tiny coins in a shriveled old hand and to identify them as copper (Mark 12:41-42). Jesus was interested enough in what people were giving to make an object lesson for his disciples (Mark 12:43-44).

This passage should make all of us who suppose that what we do with our money is our own business feel terribly uncomfortable. It's painfully apparent that God considers it his business. He does not apologize for watching with intense interest what we do with the money he's entrusted to us.⁵

God's intense interest in what we do with his money is confirmed by the amount of teaching that the Bible (and Jesus) devotes to the topic:

How could the Bible's Author and Editor justify devoting twice as many verses to money (about 2,350 of them) than to faith and prayer combined? How could Jesus

⁵ Alcorn, *Money, Possessions, and Eternity*, 8-9. Alcorn is quoting from the NIV.

*say more about money than about heaven and hell!*⁶

2. How would you answer Randy Alcorn's two questions (above)?

The hardest part of dealing with our materialism is that it has become so much a part of us. Like people who have lived in darkness for years, we have been removed from the light so long that we don't know how dark it really is. Many of us have never known what it is not to be materialistic. This is why we need so desperately to read the Scriptures, to grapple with these issues, bring them to God in prayer, discuss them with our brothers and sisters, and look for and learn from those rare models of non-materialistic living in our Christian communities.⁷

THE CONNECTION BETWEEN THEOLOGY AND GIVING

Although the Scriptures are filled with instruction about money and incentives for giving, our neglect of this rich biblical material has led to a pathetic level of generosity. Some of the statistics are appalling:

Few Support the Church: Only one-third to one-half of U.S. church members financially support their churches.

Giving Not a Priority: Christians worldwide had personal income totaling more than \$16 trillion in 2007 but gave only 2 percent, or \$370 billion, to Christian causes.

⁶ Alcorn, *Money, Possessions, and Eternity*, 3-4. In Alcorn's *The Treasure Principle* (Sisters, Oregon: Multnomah Books, 2005), 9, he estimates that 15% of everything Jesus said (as recorded in the Gospels) related to this topic.

⁷ Alcorn, *Money, Possessions, and Eternity*, 38.

Donating over Tithing: Overall, only 3 to 5 percent of those who donate money to a church tithe (give 10 percent of) their incomes.

Tithing: 9% of American “born-again” adults tithed in 2004.

Then and Now: Giving by North American churchgoers was higher during the Great Depression (3.3 percent of per capita income in 1933) than it was after a half-century of unprecedented prosperity (2.5 percent in 2004).

Sunday Offerings: The average yearly amount of money given by a full or confirmed member of a U.S. Christian church in 2004 was \$691.93. This comes to an average of \$13.31 per week.⁸

Bad theology often leads to poor giving; but conversely, good theology, when appropriately applied, will lead to rich giving. Moreover, God is not simply interested in the number of dollars we give, he is much more interested in the heart “sense” we have as we give.

One of the central presuppositions of this course is that Christian financial stewardship and generous giving are intimately related (or should be) to a true vision of God. Thus, this course will not so much explore strategic principles of investing or reasons to be debt-free or strategic ways to balance a budget. While these things have their place, Christians should first have in mind the kind of God they serve and what God expects from his people. Alcorn adds the following:

I believe that most of the financial matters we typically discuss are on the fringes of what's important, light years away from the core of the issue. We tend to focus on things that belong at the tail end of stewardship discussions, not the beginning. In effect we're trying to install the gutters before we've laid the foundation and started the framing. We must realize that many of the things our society considers to be at the heart of financial planning (such things as insurance, the stock market, and retirement, for instance) never existed before the modern era and still don't exist in much of the world.⁹

⁸ These statements (again based on statistical research) are reproduced from <http://www.generousgiving.org/stats#> (accessed August 27, 2010).

⁹ Alcorn, *Money, Possessions, and Eternity*, 12.

3. Before studying the subsequent lessons of this course, what would you say are some of the Bible's most important truths related to giving and handling money properly?



ADDITIONAL RESOURCES:

- ▷ John Piper, "Don't Steal, Work and Give!" an online sermon at the [desiringGod](#) website
- ▷ Randy Alcorn, *Money, Possessions, and Eternity* (revised and updated edition; Wheaton, Illinois: Tyndale House, 2003), Part One (pages 3-90)

Open Eyes Open Hands

2

§ INTRODUCTION

A blog post from a popular Christian pastor and author contends that people give to their church for four reasons:

1. **Obedience:** “Obedience alone motivates some to give. Since the Bible teaches generous giving and some believers need no other motivation, they give because God says so.”
2. **Challenge:** “God fashioned some Christians to give in response to challenges. When a church leader shares a mountain to be climbed or an obstacle to overcome that requires financial resources, that challenge will strike a chord in some Christians to give generously.”
3. **Reason:** “Some believers’ motivation to give stems from this budgeting aspect of money. God wired them to often think about money management and about how giving to the church makes sense. Some businesspeople in my church reason that just as their business and personal financial plan includes income and expenses, so must the church’s. (...) Giving, to a believer motivated by reason, makes sense. It’s logical.”
4. **Compassion:** “In one of our church services an Ethiopian believer shared a crisis that the Ethiopian church now faces. As he showed photographs of the village where he grew up, he told about the famine that looms on that country’s horizon. (...) As I listened to him, I sensed that he connected with our hearts. Our pastor then stood to explain that we would take a special offering the next two weeks. With amazement, we reported two weeks later that the gifts totaled over \$19,000, over and above our regular weekly offerings.”

Compassion for people in need motivated my church's extravagant generosity."¹⁰

There are undoubtedly elements of truth in each of these reasons or motivations for giving. But can any of these four motivations sustain the kind of generous, glad-hearted giving that glorifies God? Without something deeper behind these reasons, could they not distort giving into mere duty or legalistic self-congratulations? Furthermore, is any one of these reasons distinctly Christian? Could Muslims, Buddhists, or secular humanists motivate giving from obedience, challenge, reason, or compassion?

This lesson will contend that it is only the eyes of faith that have been opened to a true and glorious vision of God as he is revealed in the Bible and by his Son Jesus that will continually open hands to give in a way that pleases God.

LESSON OBJECTIVES

After completing this lesson, the student should be able to:

- ▷ relate God's ownership of all things to a theology of giving.
- ▷ state what 2 Corinthians 9:5-16 teaches about Christian giving.
- ▷ explain how a view of God as a generous giver sustains glad-hearted giving.

¹⁰ These quotations were taken from <http://www.charlesstone.net/blog/the-4-reasons-people-give-to-their-church/> (accessed August 30, 2010).



THE ONE WHO CREATED ALL THINGS OWNS ALL THINGS

Fundamental to the Christian doctrine of God is the belief that God created all things, sustains all things, owns all things, and intends all things to work together for his own glory and the good of his people.

Leviticus 25:23

²³ *The land shall not be sold in perpetuity, for the land is mine. For you are strangers and sojourners with me.*

Deuteronomy 10:14

¹⁴ *Behold, to the LORD your God belong heaven and the heaven of heavens, the earth with all that is in it.*

Job 41:11

¹¹ *Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine.*

Psalm 24:1-2

¹ *The earth is the LORD's and the fullness thereof, the world and those who dwell therein,* ² *for he has founded it upon the seas and established it upon the rivers.*

Psalm 50:10-12

¹⁰ *For every beast of the forest is mine, the cattle on a thousand hills.* ¹¹ *I know all the birds of the hills, and all that moves in the field is mine.* ¹² *If I were hungry, I would not tell you, for the world and its fullness are mine.*

Haggai 2:8

⁸ *The silver is mine, and the gold is mine, declares the LORD of hosts.*

1. Underline all those things that God is said to own in the passages above. How should these texts relate to our giving?

God owns even the Christian's body, so that everything we have is simply a gift.

1 Corinthians 4:7

⁷ . . . What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?

1 Corinthians 6:19-20

¹⁹ Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, ²⁰ for you were bought with a price. So glorify God in your body.

In using our money and possessions, we must remember that we are stewards; we are managing someone else's resources. Therefore, we must look to our Master for direction about how to use the resources he has entrusted to us.

The biblical theology of creation is a negation of theories of "private" property and "public" property, our theories of individual ownership and collective or governmental ownership. The biblical view is that only God is the owner of the universe, because God created and fashioned it in the first place, and then loaned it to us to use properly. One of the practical implications of this theological outlook is that we must always ask questions about any use of material things, such as: Is this what God intended for us to do with this material? Will this use reflect good stewardship of God's resources? Will this or that use of property or money glorify God and edify people?¹¹

THE GIVER BEHIND EVERY OTHER GIVER

The biblical concept of Christian stewardship begins with the belief that God has given us everything we have. Here is another take on the concept:

A steward is someone entrusted with another's wealth or property and charged with the responsibility of managing it in the owner's best interest." A steward is entrusted with sufficient resources and the authority to carry out his designated

¹¹ Ben Witherington III, *Jesus and Money: A Guide for Times of Financial Crisis* (Grand Rapids, Michigan: Brazos Press, a division of Baker Publishing Group, 2010), 20. Used by permission.

responsibilities. . . .

Stewardship isn't a subcategory of the Christian life. Stewardship is the Christian life. After all, what is stewardship except that God has entrusted to us life, time, talents, money, possessions, family, and his grace? In each case, he evaluates how we regard what he has entrusted to us—and what we do with it.¹²

But it's not enough to know that God is the sovereign owner of all things. Knowing him as the owner of all things might motivate and sustain our giving, but it is not enough just to give. The Pharisees gave. The Pharisees acknowledged that God ruled the world. That does not mean, however, that their giving was necessarily pleasing to God. As we study the very important passage of 2 Corinthians 9:6-15 notice what pleases God in our giving:

2 Corinthians 9:6-15

⁶ The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. ⁹ As it is written, "He has distributed freely, he has given to the poor; his righteousness endures forever."¹⁰ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. ¹¹ You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. ¹² For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God. ¹³ By their approval of this service, they will glorify God because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, ¹⁴ while they long for you and pray for you, because of the surpassing grace of God upon you. ¹⁵ Thanks be to God for his inexpressible gift!

2. What is the difference between the sparing giver and the bountiful giver? And why does God love a "cheerful" giver (2 Corinthians 9:7)?

¹² Alcorn, *Money, Possessions, and Eternity*, 140.

WHAT KIND OF GIVER IS GOD?

We learned from 2 Corinthians 9:6-15 that God loves a bountiful and cheerful giver. But what kind of giver is God? Does God sow bountifully? Does God take great delight in giving? Read the following passages and think about what significance these passages might hold for our study of Christian financial stewardship and giving.

Deuteronomy 30:9-10

⁹ *The LORD your God will make you abundantly prosperous in all the work of your hand, in the fruit of your womb and in the fruit of your cattle and in the fruit of your ground. For the LORD will again take delight in prospering you, as he took delight in your fathers,* ¹⁰ *when you obey the voice of the LORD your God, to keep his commandments and his statutes that are written in this Book of the Law, when you turn to the LORD your God with all your heart and with all your soul.*

Psalm 13:5-6

⁵ *But I have trusted in your steadfast love; my heart shall rejoice in your salvation.* ⁶ *I will sing to the LORD, because he has dealt bountifully with me.*

Psalm 36:7-9

⁷ *How precious is your steadfast love, O God! The children of mankind take refuge in the shadow of your wings.* ⁸ *They feast on the abundance of your house, and you give them drink from the river of your delights.* ⁹ *For with you is the fountain of life; in your light do we see light.*

Psalm 65:9-11

⁹ *You visit the earth and water it; you greatly enrich it; the river of God is full of water; you provide their grain, for so you have prepared it.* ¹⁰ *You water its furrows abundantly, settling its ridges, softening it with showers, and blessing its growth.* ¹¹ *You crown the year with your bounty; your wagon tracks overflow with abundance.*

Joel 2:23-26

²³ *Be glad, O children of Zion, and rejoice in the LORD your God, for he has given the early rain for your vindication; he has poured down for you abundant rain, the early and the latter rain, as before.* ²⁴ *The threshing floors shall be full of grain; the vats shall overflow with wine and oil.* ²⁵ *I will restore*

to you the years that the swarming locust has eaten, the hopper, the destroyer, and the cutter, my great army, which I sent among you. ²⁶ You shall eat in plenty and be satisfied, and praise the name of the LORD your God, who has dealt wondrously with you. . . .

Ephesians 3:20-21

²⁰ Now to him who is able to do far more abundantly than all that we ask or think, according to the power at work within us, ²¹ to him be glory in the church and in Christ Jesus throughout all generations, forever and ever. Amen.

Philippians 4:19

¹⁹ And my God will supply every need of yours according to his riches in glory in Christ Jesus.

James 1:5

⁵ If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.

3. How might these texts relate to a theology of financial stewardship? How should the way God gives affect the way we view finances, budgets, giving, etc.?

As Christians, we are to do all things—including giving—to the glory of God. It is our hope that this course will not merely lay out a biblically sound theology of giving and stewardship, but also that this sound theology would lead to joyful obedience and lavish demonstrations of love. To that end we've included a running list of application points at the end of each lesson. This list summarizes the teaching that has been put forward at each point in the course.



How Can I Glorify God in My Giving?

1. Affirm that everything you have is a gift from the God who owns all things.
2. Seek to use your money and possessions according to God's wisdom and good pleasure, acting as a steward of his resources for his purposes.
3. Embrace the true, biblical vision of God as a generous and self-sufficient giver.

How we view God is the most important factor in our giving. Giving is about God.

..... § ADDITIONAL RESOURCES:

- ▷ John Piper, “Call upon Me in the Day of Trouble and I Will Deliver You,” an online sermon at the [desiringGod](#) website
- ▷ John Piper, “The Fear of God and Freedom from Goods,” an online sermon at the [desiringGod](#) website
- ▷ Timothy Keller, “Radical Generosity,” a free online sermon at the Redeemer Sermon Store website (<http://sermons.redeemer.com/store/index.cfm>)

He Who Sows Bountifully Will Reap Bountifully

JOHN PIPER, 1988

2 Corinthians 9:6-15

Three pairs of contrasting giving:

The wrong way and the right way to give:

“I’m not asking how much did you give or how much do you plan to give. That’s really not the issue in God’s mind. The issue is what kind of _____ did you have as you meditated on the issue of giving.”

Question: What makes the difference between a sparing heart and a bountiful heart?

“The sparing giver feels God as a _____, and the bountiful giver feels God as a _____.”

God as giver on both sides of our giving:

God as the giver on the back side of our giving (enabling).

God as the giver on the front side of our giving (rewarding).

Four aspects of the harvest:

1.

2.

“God gets the glory when his people give generously. Now why? Doesn’t the giver get the glory? . . . The whole point of this text is every time you give, God is the _____.”

3.

4.

“God will be the _____ in my life without exception, every second of the day, that he might get the _____.”

Treasuring God in Our Giving

3

🔗 INTRODUCTION

Not all giving honors God. There is a way in which to deliver up your body to be burned that gains nothing (1 Corinthians 13:3). Likewise, there is a way in which to give that makes any amount of giving worthless, no matter how “great”.

There are a number of biblical passages that illustrate this. First, remember the gift that Saul was intending to offer to the LORD:

1 Samuel 15:13-15

¹³ And Samuel came to Saul, and Saul said to him, “Blessed be you to the LORD. I have performed the commandment of the LORD.” ¹⁴ And Samuel said, “What then is this bleating of the sheep in my ears and the lowing of the oxen that I hear?” ¹⁵ Saul said, “They have brought them from the Amalekites, for the people spared the best of the sheep and of the oxen to sacrifice to the LORD your God, and the rest we have devoted to destruction.”

God did not receive that gift. Neither was God pleased with Israel’s sacrifices during the ministry of his prophet Isaiah:

Isaiah 1:11

¹¹ What to me is the multitude of your sacrifices? says the LORD; I have had enough of burnt offerings of rams and the fat of well-fed beasts; I do not delight in the blood of bulls, or of lambs, or of goats.

Jesus too spoke of giving (to the needy!) that would have no reward from God:

Matthew 6:1-2

¹ Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in

heaven. ² Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward.

Finally, remember the story of Ananias and Sapphira in which a sizeable gift resulted in the death of the givers:

Acts 5:1-4

¹ But a man named Ananias, with his wife Sapphira, sold a piece of property, ² and with his wife's knowledge he kept back for himself some of the proceeds and brought only a part of it and laid it at the apostles' feet. ³ But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and to keep back for yourself part of the proceeds of the land? ⁴ While it remained unsold, did it not remain your own? And after it was sold, was it not at your disposal? Why is it that you have contrived this deed in your heart? You have not lied to men but to God."

These biblical passages (among many others also) remind us that it is neither the dollar total nor the sheer act of giving itself that pleases God. If we are going to honor God and make him look good in our giving, then we must understand the way in which we are to give.

LESSON OBJECTIVES

After completing this lesson, the student should be able to:

- ▷ explain what would make an act of giving pleasing in God's sight and why.
- ▷ discuss one particular and perhaps unexpected manifestation of being enslaved to money.
- ▷ articulate the logical structure of Luke 12:32-34.



WHAT YOU DESIRE IS YOUR TREASURE

In the previous lesson, we focused on the question of what can sustain generous, glad-hearted giving in the long run. We argued that the Christian giver should be motivated by a glorious vision of the giving and rewarding God.

This lesson will focus on the question of what it is in the act of giving that makes that giving worship or not. In other words, how can we magnify (or glorify) God by our use of money and especially in our giving?

Ronald Sider and Randy Alcorn offer provocative thoughts to get us started:

*Tell me what you think about money,” Billy Graham says, “and I can tell you what you think about God.” What is our attitude about money telling the world about our belief in God?*¹³

*“The principle is timeless: There is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.”*¹⁴

It is no secret that in the war for human devotion, the primary battleground is the affections or desires of a person. The world is constantly tempting us to magnify the value of money and the possessions money can buy by creating and feeding sinful desires. Sider explains our contemporary situation:

“Create more desire” shrieked an inch-high headline for an unusually honest ad in the New York Times. It continued: “Now, as always, profit and growth stem directly from the ability of salesmanship to create more desire.”

Costly, manipulative advertising bombards us at every turn, and its primary purpose is not to inform; it is to create desire. Luxurious houses in Better Homes and Gardens make our perfectly adequate houses shrink by comparison into dilapidated, tiny cottages in need of immediate renovation. The advertisements for

¹³ Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Nashville, Tennessee: Thomas Nelson, 2005), 89.

¹⁴ Alcorn, *Money, Possessions, and Eternity*, 5.

the new fall fashions make our almost-new dresses and suits from previous years look shabby and old-fashioned.

We in the U.S. spend more money on advertising than on all our public institutions of higher education. In 1996, we spent \$174 billion, and in 2002 that figure soared to \$237 billion. In 2000, worldwide expenditures for advertising were \$463.9 billion. Tragically, a lot of advertising is used “to convince us that Jesus was wrong about the abundance of possessions.”¹⁵

These desires for more and more money and more and more stuff cannot simply be ignored or denied. Rather, we must fight fire with fire. The desire for wealth must be overcome by a superior desire as Jesus’ parables about the kingdom of heaven demonstrate:

Matthew 13:44-46

⁴⁴ The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field. ⁴⁵ Again, the kingdom of heaven is like a merchant in search of fine pearls, ⁴⁶ who, on finding one pearl of great value, went and sold all that he had and bought it.

Notice that the man sells all that he has to buy the treasure *with joy*. The man considers the hidden treasure to be of more worth than everything he has. Likewise, if we are ever to enter into the kingdom of heaven we too must embrace its all-surpassing worth.

One man who did not see the all-surpassing worth of the kingdom of heaven was the rich young ruler of Mark 10:17-22 (see also Matthew 19:16-22 and Luke 18:18-23).

Mark 10:17-22

¹⁷ And as he was setting out on his journey, a man ran up and knelt before him and asked him, “Good Teacher, what must I do to inherit eternal life?” ¹⁸ And Jesus said to him, “Why do you call me good? No one is good except God alone. ¹⁹ You know the commandments: ‘Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.’” ²⁰ And he said to him, “Teacher, all these I have kept from my youth.” ²¹ And Jesus, looking at him, loved him, and said to him, “You lack one thing:

¹⁵ Ronald J. Sider, *Rich Christians in an Age of Hunger*, 23.

go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me.”²² Disheartened by the saying, he went away sorrowful, for he had great possessions.

1. After listing some commandments (Mark 10:19) and hearing the man claim to have kept them (10:20), Jesus claims that the rich young ruler lacked “one thing” (10:21) but then gives him three commands: “sell all that you have,” “give to the poor,” and “come, follow me.” How do you reconcile this apparent discrepancy—did the man lack one thing or three things? What do Jesus’ commands in verse 21 have to do with magnifying God with our money?

TREASURING MONEY THROUGH ANXIETY OR STINGINESS

We must all ask ourselves what our treasure is. Do we magnify the worth of God by being joyfully willing to part with all we have in order to receive the kingdom? Or do we magnify the worth of money by sorrowfully walking away from Jesus’ radical call of discipleship because of our great possessions? Randy Alcorn shares some questions from A. W. Tozer that help us shed light on the desires of our own hearts:

What is our treasure? A. W. Tozer suggested we may discover the answer by responding to four basic questions:

What do we value most? What would we most hate to lose? What do our thoughts turn to most frequently when we are free to think of what we will? And finally, what affords us the greatest pleasure?

Based on these four questions, what’s your treasure?

Most people would list people and relationships as their treasures. But if we're honest, we'd also include money and possessions.¹⁶

If most Christians were asked what they value most or what affords them the greatest pleasure, they would probably not answer “money” or “my possessions.” Treasuring money can manifest itself in other ways, however, as the following passage makes clear.

Matthew 6:24-25, 31-33

²⁴ No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. ²⁵ Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? . . . ³¹ Therefore do not be anxious, saying, “What shall we eat?” or “What shall we drink?” or “What shall we wear?” ³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and his righteousness, and all these things will be added to you.

2. According to broader context of Matthew 6:24, what does serving money look like? What then might serving God look like in relation to how we use our money?

In the last lesson of this course we will consider more closely the passage about laying up treasures in heaven (Matthew 6:19-21) and the critical relationship between our future hope and our present giving. Sandwiched between Matthew 6:19-21 and the passage we just studied (Matthew 6:24-33) is the following curious passage:

¹⁶ Alcorn, *Money, Possessions, and Eternity*, 94.

Matthew 6:22-23

²² *The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!*

What does this passage mean? Does Matthew 6:22-23 have any connection to what we've been studying about treasuring God and giving away our money? John Piper offers the following reflections on what the "good eye" and "bad eye" are referring to:

Why does Jesus link these two sayings about money and God [Matthew 6:19-21 and 6:24-33] with a saying about the good eye and the bad eye?

The key is found in Matthew 20:15. Jesus had just told the parable of the workers in the vineyard. Some of them had agreed to work from 6 am to 6 pm for a denarius. Some the master hired at 9 am. Others at noon. Finally some he hired at 5 pm. When the day was done at 6 pm he paid all the workers the same thing—a denarius. In other words, he was lavishly generous to those who worked only one hour, and he paid the agreed amount to those who worked twelve hours.

Those who worked all day "grumbled at the master of the house" (Matthew 20:11). They were angry that those who worked so little were paid so much. Then the master used a phrase about "the bad eye" which is just like the one back in Matthew 6:23. He said, "Am I not allowed to do what I choose with what belongs to me? Or do you begrudge my generosity?" (Matthew 20:15).

Unfortunately, that last clause is a total paraphrase, not a translation. "Or do you begrudge my generosity" is a very loose paraphrase of "Or is your eye bad because I am good?" The "bad eye" here parallels the "bad eye" in Matthew 6:23.

What does the bad eye refer to in Matthew 20:15? It refers to an eye that cannot see the beauty of grace. It cannot see the brightness of generosity. It cannot see unexpected blessing to others as a precious treasure. It is an eye that is blind to what is truly beautiful and bright and precious and God-like. It is a worldly eye. It sees money and material reward as more to be desired than a beautiful display of free, gracious, God-like generosity.

That is exactly what the bad eye means in chapter six of the Sermon on the Mount. And that meaning gives verses 22-23 a perfect fitness between a saying on true

treasure (vv. 19-21) and the necessity of choosing between the mastery of God and the mastery of money (vv. 24).

So the flow of thought would go like this: Don't lay up treasures on earth, but lay up treasures in heaven. Show that your heart is fixed on the value that God is for you in Christ. Make sure that your eye is good not bad. That is, make sure that you see heavenly treasure as infinitely more precious than earthly material treasure. When your eye sees things this way, you are full of light. And if you don't see things this way, even the light you think you see (the glitz and flash and skin and muscle of this world) is all darkness. You are sleepwalking through life. You are serving money as a slave without even knowing it, because it has lulled you to sleep. Far better is to be swayed by the truth—the infinite value of God.¹⁷

SHEEP WHO GIVE

The assigned sermon for this lesson will be an exposition of Luke 12:32-34. In preparation for listening to the sermon, we will examine this biblical passage. As you read and study the following presentation of the text, begin to think about the passage's structure and meaning.

Luke 12:32-34

³² *Fear not, little flock, for it is your Father's good pleasure to give you the kingdom.*

^{33a} *Sell your possessions, and give to the needy.*

^{33b} *Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys.*

³⁴ *For where your treasure is, there will your heart be also.*

3. What is the logical relationship between verses 32, 33a, 33b, and 34? In other words, why does one verse follow the next? How are these verses connected conceptually?

¹⁷ John Piper, "What Is the 'Bad Eye' in Matthew 6:23?" an online article at the [desiringGod](http://desiringGod.com) website.

Here is our summary of application thus far in the course:

How Can I Glorify God in My Giving?

1. Affirm that everything you have is a gift from the God who owns all things.
2. Seek to use your money and possessions according to God's wisdom and good pleasure, acting as a steward of his resources for his purposes.
3. Embrace the true, biblical vision of God as a generous and self-sufficient giver.
4. Release your grasp on money and possessions as an expression of your delight in the all-surpassing worth of Christ.
5. Don't serve money by being anxious, stingy, or fearful in relation to it.



DISCUSSION QUESTIONS

Review the following two questions in preparation for class discussion. You might want to jot down some notes that will remind you of ideas to share with the group.

1. Is it possible to be a generous giver who nevertheless does not magnify or please God in the act of giving?
2. Is your attitude toward money glorifying to God or dishonoring to him? Explain.

A SERMON ABOUT FINANCIAL STEWARDSHIP

Listen to the sermon “**Magnifying God with Money**” by John Piper and take notes using the Sermon Outline sheet at the end of this lesson. The sermon may be found by performing a title search at the [desiringGod](http://www.desiringgod.org) website (www.desiringgod.org). Clicking on the sermon title will allow you to listen to the sermon. You may also download the sermon onto your computer.

YOUR OWN QUESTION

After answering the lesson questions and listening to the sermon assigned for this lesson, record one lingering question that you have and would like to ask in discussion.

ADDITIONAL RESOURCES

- ▷ John Piper, “I Seek Not What Is Yours but You: A Sermon on Tithing,” an online sermon at the [desiringGod](#) website
- ▷ John Piper, “What Is the Recession For?” an online sermon at the [desiringGod](#) website
- ▷ Timothy Keller, “Treasure vs. Money,” a free online sermon at the Redeemer Sermon Store website (<http://sermons.redeemer.com/store/index.cfm>)

Magnifying God with Money

JOHN PIPER, 1997

Luke 12:32-34

“The essence of worship . . . is the inner act of the heart _____ God as infinitely valuable. . . . The outer forms of worship are the acts that one does which show or reflect how much the heart _____ God.”

“If you spend, if you work, if you earn, if you give, if you save, if you invest—you are to think ‘do this in a way that shows how precious and valuable and all-sufficient God is to me, not money.’ And then your use of money becomes _____.”

Four points about Luke 12:32-34

1.

1.

2.

3.

4.

5.

2. “Trusting God in this way carries a strong impulse toward _____, not accumulation.”

3.

4.

What your heart says in giving:

Making God Known with Money

4

INTRODUCTION

Christian giving begins with the eyes—eyes that are open to a glorious vision of a generous God, the unending and self-sufficient fountain of a giver who both enables and rewards giving. This vision of God, called faith, then moves to the heart and warms it with affection for God and Christ. The heart of the Christian giver rejoices in God above all else and glorifies God in giving by treasuring him more than what is given. From the eyes to the heart, Christian giving then moves to the hands, which are open, and the arms, which embrace those in need. It is through this progression that God is made known in the world through the giving and the wise stewardship of his people.

Among those who profess Christ throughout the world, however, there is a particularly destructive and wicked teaching relating to money known as “the prosperity gospel.” At the core of this false gospel is the claim that God always rewards the faith of his children with material prosperity and health now in this life. Here is John Piper’s biggest concern with this teaching:

My biggest concern about the effects of the prosperity movement is that it diminishes Christ by making him less central and less satisfying than his gifts. Christ is not magnified most by being the giver of wealth. He is magnified most by satisfying the soul of those who sacrifice to love others in the ministry of the gospel.

When we commend Christ as the one who makes us rich, we glorify riches, and Christ becomes a means to the end of what we really want—namely, health, wealth, and prosperity. But when we commend Christ as the one who satisfies our soul forever—even when there is no health, wealth, and prosperity—then Christ is magnified as more precious than all those gifts.¹⁸

¹⁸ John Piper, *Let the Nations Be Glad! The Supremacy of God in Missions* (3rd edition; Grand Rapids, Michigan: Baker Academic, a division of Baker Publishing Group 2010), 31. Used by permission.

If God is not made known in this world by the extravagant and luxurious lifestyles of his servants, how is God made known? In this lesson, we will consider the ways in which our stewardship of our money and possessions can testify to the glory of God.

“If there is to be a prosperity gospel worthy of its name, it should be all about the great blessing of giving and living self-sacrificially and how freeing it is to be trusting God day to day for life and all its necessities.”¹⁹

This lesson will move from the inward realities of faith and delight in God to the outward manifestations of those realities through the giving of God’s people.

LESSON OBJECTIVES

After completing this lesson, the student should be able to:

- ▷ explain how God can be glorified through public acts of Christian giving.
- ▷ list different ways in which God is made known through 1 Chronicles 29.
- ▷ comment on the significance of Christian compassion for the poor.

¹⁹ Ben Witherington III, *Jesus and Money: A Guide for Times of Financial Crisis* (Grand Rapids, Michigan: Brazos Press, a division of Baker Publishing Group, 2010), 77. Used by permission.



GIVING IN SECRET OR GIVING IN PUBLIC?

If God is to be made known in the world through money, then the giving of God's people must be public in some way. If all Christian generosity were totally anonymous, then God or Christ would never receive the glory for the things Christians give. This is true from the beginning of the Christian life on. Luke records the message of John the Baptist about the nature of true repentance. Notice how repentance manifests itself in the world:

Luke 3:7-14

⁷ [John the Baptist] said therefore to the crowds that came out to be baptized by him, "You brood of vipers! Who warned you to flee from the wrath to come? ⁸ Bear fruits in keeping with repentance. And do not begin to say to yourselves, 'We have Abraham as our father.' For I tell you, God is able from these stones to raise up children for Abraham. ⁹ Even now the axe is laid to the root of the trees. Every tree therefore that does not bear good fruit is cut down and thrown into the fire." ¹⁰ And the crowds asked him, "What then shall we do?" ¹¹ And he answered them, "Whoever has two tunics is to share with him who has none, and whoever has food is to do likewise." ¹² Tax collectors also came to be baptized and said to him, "Teacher, what shall we do?" ¹³ And he said to them, "Collect no more than you are authorized to do." ¹⁴ Soldiers also asked him, "And we, what shall we do?" And he said to them, "Do not extort money from anyone by threats or by false accusation, and be content with your wages."

The fruit of the Christian life should be radical generosity instead of lavish self-indulgence. John Piper calls this lifestyle a "wartime" lifestyle:

Most people show by their priorities and their casual approach to spiritual things that they believe we are in peacetime, not wartime. . . .

In wartime, we spend money differently—there is austerity, not for its own sake but because there are more strategic ways to spend money than on new tires at home. The war effort touches everybody. We all cut back. The luxury liner becomes a troop carrier. . . .

Jesus presses us toward a wartime lifestyle that does not value simplicity for simplicity's sake but values wartime austerity for what it can produce for the cause of world evangelization. . . .

The point is that an \$80,000 or a \$180,000 salary does not have to be accompanied by an \$80,000 or a \$180,000 lifestyle. God is calling us to be conduits of his grace, not cul-de-sacs. Our great danger today is thinking that the conduit should be lined with gold. It shouldn't. Copper will do. No matter how grateful we are, gold will not make the world think that our God is good; it will make people think that our god is gold. That is no honor to the supremacy of his worth.²⁰

But should people see that the conduits of God's grace are lined with copper instead of gold? If God's glory is manifested in public generosity, wouldn't that contradict Matthew 6:1-4?

Matthew 5:14-16

¹⁴ You are the light of the world. A city set on a hill cannot be hidden. ¹⁵ Nor do people light a lamp and put it under a basket, but on a stand, and it gives light to all in the house. ¹⁶ In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.

Matthew 6:1-4

¹ Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. ² Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. ³ But when you give to the needy, do not let your left hand know what your right hand is doing, ⁴ so that your giving may be in secret. And your Father who sees in secret will reward you.

1. Should our giving be a good work to be seen by others so that they might give glory to God or should our giving be in secret so that we do not lose God's reward? How do you reconcile Matthew 5:16 and 6:3-4?

20 John Piper, *Let the Nations Be Glad*, 67, 68, 125.

GOD IS REVEALED IN THE BUILDING OF HIS TEMPLE

One of the most beautiful and lengthy portions of Scripture that focuses on giving is 1 Chronicles 29. Read this passage with an eye for how God is revealed through Israel's giving.

1 Chronicles 29:1-22

¹ And David the king said to all the assembly, "Solomon my son, whom alone God has chosen, is young and inexperienced, and the work is great, for the palace will not be for man but for the LORD God. ² So I have provided for the house of my God, so far as I was able, the gold for the things of gold, the silver for the things of silver, and the bronze for the things of bronze, the iron for the things of iron, and wood for the things of wood, besides great quantities of onyx and stones for setting, antimony, colored stones, all sorts of precious stones and marble. ³ Moreover, in addition to all that I have provided for the holy house, I have a treasure of my own of gold and silver, and because of my devotion to the house of my God I give it to the house of my God: ⁴ 3,000 talents of gold, of the gold of Ophir, and 7,000 talents of refined silver, for overlaying the walls of the house, ⁵ and for all the work to be done by craftsmen, gold for the things of gold and silver for the things of silver. Who then will offer willingly, consecrating himself today to the LORD?"

⁶ Then the leaders of fathers' houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king's work. ⁷ They gave for the service of the house of God 5,000 talents and 10,000 darics of gold, 10,000 talents of silver, 18,000 talents of bronze and 100,000 talents of iron. ⁸ And whoever had precious stones gave them to the treasury of the house of the LORD, in the care of Jehiel the Gershonite. ⁹ Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD. David the king also rejoiced greatly.

¹⁰ Therefore David blessed the LORD in the presence of all the assembly. And David said: "Blessed are you, O LORD, the God of Israel our father, forever and ever. ¹¹ Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. ¹² Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to

all. ¹³ And now we thank you, our God, and praise your glorious name. ¹⁴ But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you. ¹⁵ For we are strangers before you and sojourners, as all our fathers were. Our days on the earth are like a shadow, and there is no abiding. ¹⁶ O LORD our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own. ¹⁷ I know, my God, that you test the heart and have pleasure in uprightness. In the uprightness of my heart I have freely offered all these things, and now I have seen your people, who are present here, offering freely and joyously to you. ¹⁸ O LORD, the God of Abraham, Isaac, and Israel, our fathers, keep forever such purposes and thoughts in the hearts of your people, and direct their hearts toward you. ¹⁹ Grant to Solomon my son a whole heart that he may keep your commandments, your testimonies, and your statutes, performing all, and that he may build the palace for which I have made provision.”

²⁰ Then David said to all the assembly, “Bless the LORD your God.” And all the assembly blessed the LORD, the God of their fathers, and bowed their heads and paid homage to the LORD and to the king. ²¹ And they offered sacrifices to the LORD, and on the next day offered burnt offerings to the LORD, 1,000 bulls, 1,000 rams, and 1,000 lambs, with their drink offerings, and sacrifices in abundance for all Israel. ²² And they ate and drank before the LORD on that day with great gladness. And they made Solomon the son of David king the second time, and they anointed him as prince for the LORD, and Zadok as priest.

2. Underline all those words and phrases that describe how God is revealed in Israel’s offering for the temple. (Hint: Notice how David prays in response to the freewill offerings.) Then summarize your findings below.

How might this Old Testament passage compare to New Testament (Christian) giving? While Israel's gifts were dedicated to the construction of a temple in which sacrifices could be made and to which the nations could come, from the New Testament we know that Jesus has offered himself as the definitive sacrifice and we are the temple. Therefore, how much more should we, as followers of Christ, be extravagant and willing contributors to the building of the church throughout the world!

THE GOD OF THE POOR

The wise stewardship and giving of our resources can make God known in the world not only through our cheerful and sacrificial giving itself, but also in the way that our resources can support Christian ministers and missionaries and bring relief to the poor. We can make God known indirectly through our money by what our money can purchase. Money therefore can be both a curse and a blessing, as Alcorn explains:

Once we allow money to have lordship over our lives, it becomes Money with a capital M, a god that jealously dethrones all else. Money makes a terrible master, yet it makes a good servant to those who have the right master—God.

To regard money as evil, and therefore useless for purposes of righteousness, is foolish. To regard it as good and therefore overlook its potential for spiritual disaster is equally foolish. Use it, Jesus said, but don't serve it.²¹

One of the ways in which money can become a “good servant” is when it is used to bring development and relief among the poorest of the poor.

“It is difficult to obtain precise statistics, but the World Bank estimates that 1.2 billion people live in... grinding poverty—trying to survive on one dollar or less a day. In addition to these 1.2 billion who live in almost absolute poverty, another 1.6 billion are very poor, living on two dollars or less a day. That means just a little less than half of the world's people (2.8 billion) try to survive on two dollars a day or less.

Hunger and starvation stalk our world. Famine and disease are alive and well on

²¹ Alcorn, *Money, Possessions, and Eternity*, 19.

*planet Earth. Thirty thousand children die every day of hunger and preventable diseases. Thirteen million people die every year from infectious and parasitic diseases we know how to prevent.”*²²

These astounding statistics are difficult for comfortable, insulated, rich Western Christians to comprehend. Yet they do indicate that our money is needed desperately all over the world.

Caring for the poor is a Christian obligation. After surveying a number of texts in the Old and New Testaments including Leviticus 19:9-10; Deuteronomy 15:10-11; Proverbs 19:17; 22:9; 28:27; Isaiah 58:7, 10-11; Luke 4:18-19; John 13:29; Luke 14:12-14; Acts 11:27-30; 9:36; 10:2-4; Galatians 2:10; James 1:27; 2:14-16; and 1 John 3:16-19, Randy Alcorn comes to the provocative conclusion,

*“Caring for the poor and helpless is so basic to the Christian faith that those who don’t do it aren’t considered true Christians.”*²³

3. Listed above are 16 verses or passages that Alcorn surveyed before making his provocative conclusion. Choose four of these verses or passages and read them for yourself. Do you think that Alcorn’s conclusion is justified on the basis of the verses or passages you read? Explain your answer.

²² Ronald J. Sider, *Rich Christians in an Age of Hunger*, 2-3.

²³ Alcorn, *Money, Possessions, and Eternity*, 229.

Here is our continuing list of application:

How Can I Glorify God in My Giving?

1. Affirm that everything you have is a gift from the God who owns all things.
2. Seek to use your money and possessions according to God’s wisdom and good pleasure, acting as a steward of his resources for his purposes.
3. Embrace the true, biblical vision of God as a generous and self-sufficient giver.
4. Release your grasp on money and possessions as an expression of your delight in the all-surpassing worth of Christ.
5. Don’t serve money by being anxious, stingy, or fearful in relation to it.
6. Strive to make God—and not yourself—appear great in your giving.
7. Use your money to support the proclamation of the gospel and to bring relief and development to the poor in the name of Jesus.



DISCUSSION QUESTIONS

Review the following two questions in preparation for class discussion. You might want to jot down some notes that will remind you of ideas to share with the group.

1. Read the following quotation below. Do agree or disagree with it? Explain.

The Bible does teach that God rewards obedience with prosperity. But it denies the converse. It is a heresy, particularly common in rich nations, to think that wealth and prosperity are always a sure sign of righteousness. They may be the result of sin and oppression, as in the case of Israel. The crucial test is whether the prosperous are obeying God's command to bring justice to the oppressed.²⁴

2. The following guidelines are given by Randy Alcorn. Of these 11 guidelines, which guideline do you tend to forget or ignore? Do these guidelines summarize what we have studied thus far?

New Testament Guidelines for Giving

1. Give.
2. Give generously.
3. Give regularly.
4. Give deliberately.
5. Give voluntarily.
6. Give sacrificially.
7. Give excellently.
8. Give cheerfully.
9. Give worshipfully.
10. Give proportionately.
11. Give quietly.²⁵

²⁴ Ronald J. Sider, *Rich Christians in an Age of Hunger*, 99.

²⁵ Excerpts taken from Alcorn, *Money, Possessions, and Eternity*, 197-212. Alcorn explains each guideline in the list in more detail in these pages. For a list of 102

🔗 A SERMON ABOUT FINANCIAL STEWARDSHIP

Listen to the sermon “**From Thy Hand We Have Given Thee**” by John Piper and take notes using the Sermon Outline sheet at the end of this lesson. The sermon may be found by performing a title search at the Desiring God website (www.desiringgod.org). Clicking on the sermon title will allow you to listen to the sermon. You may also download the sermon onto your computer.

🔗 YOUR OWN QUESTION

After answering the lesson questions and listening to the sermon assigned for this lesson, record one lingering question that you have and would like to ask in discussion.

🔗 ADDITIONAL RESOURCES

- ▶ John Piper, “Gospel to the Nations, Generosity to the Poor,” an online sermon at the [desiringGod](http://desiringGod.com) website
- ▶ John Piper, “Treasuring Christ Together: The North Campus Extension, Part 2: Grace Abounding for Every Good Work,” an online sermon at the [desiringGod](http://desiringGod.com) website
- ▶ Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Nashville, Tennessee: Thomas Nelson, 2005)

“supracultural principles” for how Christians ought to use their money and possessions see Gene Getz, *Rich in Every Way: Everything God Says About Money and Possessions* (West Monroe, Louisiana: Howard Publishing, 2004), 323-336.

From Thy Hand We Have Given Thee

JOHN PIPER, 1996

1 Chronicles 29:6-20 (NASB)

The facts on the human level:

The invisible reality of God:

12 things for which David blesses God:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

12.

What is the meaning of *Freeing the Future*?

How Much, O Lord?

5

6 INTRODUCTION

In previous lessons we have addressed the questions of how generous, glad-hearted giving is sustained, how God can be magnified in our use of money, and how God is revealed in the world as Christians give. So after dealing with the how and why of giving, this lesson will consider the important and practical question of how much we should give. And as we will see later in this lesson, this may not even be the best question to ask.

Before attempting to discuss this question, however, we need to remind ourselves again that the amount of dollars we give is not as important as the heart from which we give. The poor widow, though she only gave two small copper coins, put in more than all the rest (see Mark 12:41-44; Luke 21:1-4). Very large financial gifts were sometimes rejected by God.

John Piper offers the following reflections on 2 Corinthians 12:14, which should serve as an important indirect reminder for us at the beginning of this lesson:

And so as I pondered the possibility of preaching on tithing, the text that lay closest to hand was in the verse just before the words, "I will most gladly spend and be spent for your souls." In verse 14 Paul says, to the church at Corinth, "Here for the third time I am ready to come to you. And I will not be a burden, for I seek not what is yours but you." I seek not what is yours but you! What a great sentence. That is the flag waving over this sermon. It is the preface, heart, and conclusion. I seek not what is yours, but you. I seek to build up a church of whom it can never be said, "They honor me with their tithes, but their heart is far from me" (cf. Matthew 15:8). Of whom it will never be said, "Woe to you, Bethlehem, for you tithe every honorarium, birthday gifts, and before-taxes-income, but have neglected the weightier matters of the law: justice, mercy, and faith" (Matthew 23:23). I seek not what is yours but you.

How many marriages deteriorate into empty motions because husbands do not hear the silent yearnings of the wife: “I don’t want your money, I want you”? How many parents have lost their children because they failed to interpret the signs: “I don’t want your presents, Daddy, I want you”? And how many tithing churchgoers will be lost to the kingdom because the Word of God never reached their hearts: “I will seek not what is yours but you”? So let there be no mistaking it, in this sermon on tithing I seek not what is yours but you. My desire is to spend and be spent out for your souls, not your silver. Things are utterly subordinate. Life essential is the life of the heart.²⁶

Therefore, in exploring the question of how much Christians should give, let’s remember that what God wants more than our money is *us*—our hearts, our worship, our love. What we give should be an expression of our desire for God. The size of our gifts matter only insofar as they indicate the size of our hearts.

LESSON OBJECTIVES

After completing this lesson, the student should be able to:

- ▷ reflect on how the Old Testament practice of tithing relates to Christian giving.
- ▷ reflect on New Testament examples of giving and how they relate to contemporary giving.
- ▷ discern for themselves how much they should be giving from what they have.

²⁶ John Piper, “I Seek Not What Is Yours but You,” an online sermon at the [desiringGod](http://desiringGod.com) website.



UNDERSTANDING THE OLD TESTAMENT TITHE(S)

Many Christians have a vague notion that the Old Testament commands tithing but can't think of specific passages in which tithing is addressed. Here are a few such passages. Read them carefully.

Numbers 18:21-24

²¹ To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting, ²² so that the people of Israel do not come near the tent of meeting, lest they bear sin and die. ²³ But the Levites shall do the service of the tent of meeting, and they shall bear their iniquity. It shall be a perpetual statute throughout your generations, and among the people of Israel they shall have no inheritance. ²⁴ For the tithe of the people of Israel, which they present as a contribution to the LORD, I have given to the Levites for an inheritance. Therefore I have said of them that they shall have no inheritance among the people of Israel.

Deuteronomy 12:17-18

¹⁷ You may not eat within your towns the tithe of your grain or of your wine or of your oil, or the firstborn of your herd or of your flock, or any of your vow offerings that you vow, or your freewill offerings or the contribution that you present, ¹⁸ but you shall eat them before the LORD your God in the place that the LORD your God will choose, you and your son and your daughter, your male servant and your female servant, and the Levite who is within your towns. And you shall rejoice before the LORD your God in all that you undertake.

Deuteronomy 14:22-23, 28-29

²² You shall tithe all the yield of your seed that comes from the field year by year. ²³ And before the LORD your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the LORD your God always. . . . ²⁸ At the end of every three years you shall bring out all the tithe of your produce in the same year and lay it up within your towns. ²⁹ And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the LORD your God may bless you in all the work of your hands that you do.

Deuteronomy 26:12-13

¹² When you have finished paying all the tithe of your produce in the third year, which is the year of tithing, giving it to the Levite, the sojourner, the fatherless, and the widow, so that they may eat within your towns and be filled,¹³ then you shall say before the LORD your God, “I have removed the sacred portion out of my house, and moreover, I have given it to the Levite, the sojourner, the fatherless, and the widow, according to all your commandment that you have commanded me. I have not transgressed any of your commandments, nor have I forgotten them.”

Randy Alcorn comments on these passages, bringing biblical clarity to an often misunderstood issue:

Actually, there was not just one tithe for Israelites, but three. One tithe supported the priests and Levites (Numbers 18:21, 24), another provided for a sacred festival (Deuteronomy 12:17-18; 14:23), and the third tithe supported orphans, widows, and the poor (Deuteronomy 14:28-29; 26:12-13).

The Levite and festival tithes were perpetual tithes, but the tithe for the poor was collected only every third year. This amounted to an average of 23 percent per year. Because Israel was a nation as well as a spiritual community, some of these funds would equate to taxes that we pay today. However, the first and most basic tithe was for religious purposes, specifically to support the spiritual leaders, freeing them to fulfill God’s calling, and providing the resources necessary to do their job well.²⁷

Tithes were often paid in the form of offering the firstfruits of the harvest. In addition to these required offerings, Israelites could present voluntary or “freewill offerings” to the Lord. Rather than being a senseless duty, tithing was meant to be a cause for rejoicing.

Tithing is intended to train people to put God first in their lives. Because the giving of the 10 percent represents the other 90 percent, tithing symbolizes the giving of one’s whole life to God.

Tithing gives perspective. It reminds us that all we are and all we have is from God. . . . Tithing requires calculation. When we deal specifically with the amounts God has provided, we assess God’s goodness to us. We literally count our blessings,

²⁷ Alcorn, *Money, Possessions, and Eternity*, 174-175.

thanking him for his generosity. Tithing was, and can still be, a built-in reminder at every juncture of life of our unlimited debt to God.²⁸

Here are some New Testament passages that pertain to tithing:

Matthew 23:23

²³ Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.

Luke 11:42

⁴² But woe to you Pharisees! For you tithe mint and rue and every herb, and neglect justice and the love of God. These you ought to have done, without neglecting the others.

1 Corinthians 9:11-14

¹¹ If we have sown spiritual things among you, is it too much if we reap material things from you? ¹² If others share this rightful claim on you, do not we even more? Nevertheless, we have not made use of this right, but we endure anything rather than put an obstacle in the way of the gospel of Christ. ¹³ Do you not know that those who are employed in the temple service get their food from the temple, and those who serve at the altar share in the sacrificial offerings? ¹⁴ In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.

1. Are Christians under an obligation to tithe?

If Christians decide to adopt the practice of tithing, on what should they tithe?
Randy Alcorn shares about his own decisions in this regard:

Because taxes are withheld and insurance payments are made by their employers,

²⁸ Alcorn, *Money, Possessions, and Eternity*, 179.

many don't consider those dollars as income. But suppose your employer also withheld money for your house payment, groceries, and children's tuition. Would you consider those no longer part of your income and therefore not subject to tithing? If your employer paid all your bills, would that mean you wouldn't give anything to the Lord?

Tithing naturally applies not only to the cash we hold in our hands, but also to the value of everything that is accrued, paid, or provided for our benefit. When we tithe, Nanci and I try to take into consideration all of God's provisions, including those that are sometimes difficult to quantify, such as when someone graciously provides us a place to stay on vacation.²⁹

Some might respond that the precise calculation of a tithe can lead to legalism and therefore should be avoided. Alcorn again has a response to this issue:

Can tithing be legalistic? Of course. The holy habits of church attendance, prayer, and Bible reading can also degenerate into legalism—but that doesn't make them illegitimate. Anyone who stops going to church, praying, or reading Scripture for fear of being legalistic is approaching the problem from the wrong angle.³⁰

Therefore, in answering the question of how much to give, Christians should at least consider the Old Testament practice of tithing ten percent in their deliberations.

UNDERSTANDING THE EARLY CHURCH'S SHARING OF POSSESSIONS

Other examples to consider would be those of the early church. How much did the earliest Christians give? When presented with this question, many rightly think of the book of Acts.

Acts 2:41-47

⁴¹ So those who welcomed his message were baptized, and that day about three thousand persons were added. ⁴² They devoted themselves to the apostles'

²⁹ Alcorn, *Money, Possessions, and Eternity*, 186-187.

³⁰ Alcorn, *Money, Possessions, and Eternity*, 183.

teaching and fellowship, to the breaking of bread and the prayers. ⁴³ Awe came upon everyone, because many wonders and signs were being done by the apostles. ⁴⁴ All who believed were together and had all things in common; ⁴⁵ they would sell their possessions and goods and distribute the proceeds to all, as any had need. ⁴⁶ Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, ⁴⁷ praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved.

Acts 4:32-35

³² Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common. ³³ With great power the apostles gave their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. ³⁴ There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. ³⁵ They laid it at the apostles' feet, and it was distributed to each as any had need.

2. Do these descriptions in Acts represent the ideal for Christian giving?

These descriptions in Acts 2 and 4 tend to make American Christians uncomfortable, since we tend to place such value on financial stability and thoughtful financial planning. Yet perhaps God is calling the American church to give with such generosity that our financial well-being becomes more a matter of faith and interdependence:

Giving away money puts us in a position of financial weakness. We don't like that—we prefer being in a position of financial strength. But giving away our excess does something for us that keeping or spending doesn't. It makes us dependent on God, and keeps us open to the possibility that at some point we may need to depend

on others, just as they are currently depending on us.³¹

Randy Alcorn provides some helpful comments on the context in which the early Christian church was born and the way in which Acts 2-4 is still applicable today:

Those who see the Jerusalem church as a detailed model fail to understand its unique historical context. Perhaps a million Jews had made the Passover pilgrimage to Jerusalem. The city was bursting at its seams. Many of the thousands coming to Christ wanted to stay in Jerusalem to learn as much as possible before going home. Others probably couldn't return to their homes at all. . . .

The result was thousands of homeless, jobless people. This was an emergency situation that called for unusual action. It cannot serve as a strict pattern for all Christian communities, because not all congregations are faced with such extreme situations. However, the first Christians' attitude toward money and possessions is a timeless model for all Christians. . . .

To hoard or withhold our resources from the needy is always unscriptural. But the graces of giving and sharing can legitimately take other forms than that of Acts 2 and 4. Although sacrificial giving is an integral part of all healthy churches, never again in the New Testament do we see it manifested in the same way as in Acts 2-4.³²

Another compelling New Testament model to consider would be that of the Macedonian Christians. We read about their giving in 2 Corinthians 8:1-5:

2 Corinthians 8:1-5

¹ We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ² for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³ For they gave according to their means, as I can testify, and beyond their means, of their own accord, ⁴ begging us earnestly for the favor of taking part in the relief of the saints— ⁵ and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

³¹ Alcorn, *Money, Possessions, and Eternity*, 85.

³² Alcorn, *Money, Possessions, and Eternity*, 195-196.

This model is significant for several reasons: Paul considered it a model of giving for the Corinthian Christians; the Macedonian Christians were poor; the Macedonian Christians gave by the grace of God and out of an abundance of joy; the Macedonian Christians gave “beyond their means” and begged to give—probably in response to Paul’s assurances that they had given enough.

In answering the question of how much to give, Christians should consider models of generous giving in the New Testament.

HOW MUCH SHOULD WE GIVE?

So, how much should Christians give? How much should *you* give? This course will not attempt to fix a single percentage for all Christians or to establish any hard and fast rules. Rather, we will make a number of suggestions for you to consider and then ask you to ponder prayerfully what God might have you do.

Many Christian leaders would suggest that Christians set 10% of their total gross income as an initial goal for giving if they are not yet doing that. While this is a rather simple method, Ronald Sider would ask that Christians consider what he calls a “graduated” tithe:

The graduated tithe is one of many models that can help break the materialistic stranglehold. . . .

When my wife, Arbutus, and I decided to adopt a graduated scale for our giving in 1969, we sat down and tried to calculate honestly what we would need to live for a year. We wanted a figure that would permit reasonable comfort but not all the luxuries. We decided that we would give a tithe (10 percent) on our base figure and then give a graduated tithe (15 percent or more) on income above that. For each thousand dollars above our base, we decided to increase our giving by another 5 percent on that thousand.³³

Therefore, after calculating their “base” income, the Siders gave away 15% on the first \$1,000 beyond the base, 20% on the next thousand, 25% of the next thousand beyond that, etc. If they reached \$17,000 beyond their “base” income, they would give 100% of everything beyond that.

Using this model, if an American family of four calculated that they could live on \$40,000 a year, for example, if they made \$50,000 a year they would give

33 Ronald J. Sider, *Rich Christians in an Age of Hunger*, 187-188.

a tithe of \$4,000 on the \$40,000 “base income” and then \$3,750 on the \$10,000 beyond that (at an average giving rate of 37.5%) for a total of \$7,750.

If they made \$55,000 a year, then they would give \$7,500 on the \$15,000 surplus (at an average giving rate of 50%) for a total of \$11,500. And if they made \$60,000 when they only “needed” \$40,000, they could give away \$12,350 on the \$20,000 surplus (at an average giving rate of 61.75%) for a total of \$16,350 (or 27.25% of their total income).

The graduated tithe is an interesting proposal to consider because it frees up more and more resources for blessing others when God blesses a person with more than they need.

A more radical method would be that of John Wesley:

But how much should we give? John Wesley gave a startling answer. One of his frequently repeated sermons was on Matthew 6:19-23 (“Lay not up for yourselves treasures upon earth” KJV). Christians, Wesley said, should give away all but “the plain necessities of life”—that is, plain, wholesome food, clean clothes, and enough to carry on one’s business. One should earn what one can, justly and honestly. Capital need not be given away. But Wesley wanted all income given to the poor after bare necessities were met.³⁴

Wesley is essentially declaring that Christians should calculate their “base” income and then give 100% of whatever God provides beyond that. The difficult question for rich, Western Christians, of course, is what are the plain or bare necessities of life: Is a second car really needed? Is a computer a necessity? Should Christians budget money for retirement savings or unforeseen medical expenses?

The fact that these questions do not have easy answers does not mean that we should ignore them. So perhaps the best question is not, “How much should we give?” but rather “How much should we keep?”

3. After studying Old Testament and New Testament giving, and after reading some additional proposed guidelines for giving, what do you think God is asking *you* to give? Is there any regular expense in your spending which is immoral, indulgent, wasteful, or unnecessary? What changes could you make in your stewardship of God’s money which would free up more to give?

34 Ronald J. Sider, *Rich Christians in an Age of Hunger*, 184.

Randy Alcorn also gives us this important reminder about being generous in other ways:

Giving involves money, but much more. We can give a meal, house, dress, shovel, bicycle, sewing machine, or any possession. I may give someone a car. Or I may freely loan it to others, or use it to give a ride to my elderly neighbor, or go buy groceries for a shut-in. There's a great deal of giving that can take place even when I retain ownership—as long as I remind myself that God is the true owner, and I'm only his asset manager.³⁵

By way of summary and application, one additional point has been added to our running list to reflect the work of this lesson.

How Can I Glorify God in My Giving?

1. Affirm that everything you have is a gift from the God who owns all things.
2. Seek to use your money and possessions according to God's wisdom and good pleasure, acting as a steward of his resources for his purposes.
3. Embrace the true, biblical vision of God as a generous and self-sufficient giver.
4. Release your grasp on money and possessions as an expression of your delight in the all-surpassing worth of Christ.
5. Don't serve money by being anxious, stingy, or fearful in relation to it.
6. Strive to make God—and not yourself—appear great in your giving.
7. Use your money to support the proclamation of the gospel and to bring relief and development to the poor in the name of Jesus.
8. Wrestle continually with the question of how much money and possessions should be kept for the glory of God and how much should be given or loaned.

35 Alcorn, *Money, Possessions, and Eternity*, 196.



DISCUSSION QUESTIONS

Review the following two questions in preparation for class discussion. You might want to jot down some notes that will remind you of ideas to share with the group.

1. Do you think American Christians are prone to keep too much of their resources for themselves or are prone to give too much away?

2. Would it be helpful for Christians to hold each other accountable with regard to their use of their money and possessions? If so, why is this not done more often?

A SERMON ABOUT FINANCIAL STEWARDSHIP

Listen to the sermon “**Toward the Tithe and Beyond**” by John Piper and take notes using the Sermon Outline sheet at the end of this lesson. The sermon may be found by performing a title search at the Desiring God website (www.desiringgod.org). Clicking on the sermon title will allow you to listen to the sermon. You may also download the sermon onto your computer.

YOUR OWN QUESTION

After answering the lesson questions and listening to the sermon assigned for this lesson, record one lingering question that you have and would like to ask in discussion.

 **ADDITIONAL RESOURCES**

- John Piper, “Enough for Us: Abundance for Every Good Work, an online sermon at the [desiringGod](#) website

Toward the Tithe and Beyond

JOHN PIPER, 1995

An open letter to Piper's sons.

"If you grow in your income from now until the day you die, you will get to a point where a tithe will be _____ God."

Seven biblical reasons to tithe:

1.

Jesus and the early church

2.

"The issue is the ____ percent. . . . What I do with these [eight dollars I did not tithe] is worship or idolatry."

Husband and wife analogy.

"You don't deny that it's all God's by giving him a tenth, you _____ that it's all God's by giving him a tenth."

3.

4. "We are to move beyond the tithe as our income expands in order to put a _____ on our ever-expanding spending."

The almost infallible law: Spending expands to fill the _____.

John Wesley.

5.

"All _____ money is given to you that you might show that you love God and not money by releasing it into kingdom purposes."

6.

7.

Giving in Eternal Perspective

6

§ INTRODUCTION

It is fitting that in this last lesson we should put our stewardship of money and giving in eternal perspective. In previous lessons we have concentrated on relating financial matters to the glory of God, which is the most important connection to make. Making the connection between our money and possessions and eternity, however, is almost as important and is often a neglected area of biblical teaching as Randy Alcorn explains:

I believe [the larger issue of what eternity holds for us and how that relates to our money] is the primary missing ingredient in most Christian books on finances. When we look at money only as money, and not in light of its impact on eternity, we walk away with a cloudy and shortsighted vision that results in cloudy and shortsighted financial decisions and lifestyles.³⁶

Both Jesus and Paul often spoke of giving in eternal perspective. Consider John Piper's comments on 1 Timothy 6:6-10 and 17-19, which are two passages we will look at in this lesson:

It seems to me that our final summary emphasis should be that in both these texts Paul really wants us to lay hold on eternal life and not lose it. Paul never dabbles in nonessentials. He lives on the brink of eternity. That's why he sees things so clearly. He stands there like God's gatekeeper and treats us like godly Christian Hedonists: You do want life which is life indeed, don't you (v. 19)? You don't want ruin, destruction, and pangs of heart, do you (vv. 9, 10)? You do want all the gain that godliness can bring, don't you? Then use the currency of Christian Hedonism wisely: do not desire to be rich, but be content with the simple necessities of life. Set your hope fully on God, guard yourself from pride, and let your joy in God

³⁶ Alcorn, *Money, Possessions, and Eternity*, 13.

*overflow in a wealth of liberality to a lost and needy world.*³⁷

It is our hope that by examining this area of biblical teaching we will be sobered and encouraged for a lifetime of generous giving.

LESSON OBJECTIVES

After completing this lesson, the student should be able to:

- relate wealth and a lack of giving to eternity through biblical warning passages.
- relate wealth and generous giving to eternity through biblical reward passages.
- appreciate the provocative teaching of Matthew 6:21.

³⁷ John Piper, “Money: Currency for Christian Hedonism,” an online sermon at the [desiringGod](http://desiringGod.com) website.



WEALTH AND ETERNAL DESTRUCTION

In relating Christian financial stewardship and giving to eternity we must do so in two directions. The biblical texts speak of eternal life and blessings, but also of eternal destruction. When the Bible is read as a whole, it is probable that the vast majority of teaching on wealth takes the form of warning passages. As rich Western Christians we would be foolish to ignore these passages or somehow explain them away. Both the Old and New Testaments warn us that such selfish justification is already a sign of spiritual danger. Ben Witherington III summarizes the way in which the New Testament “carries forward” Old Testament assumptions about money:

Wheeler is also correct in her assertion that much of the orientation towards money and wealth in the New Testament carries forward Old Testament assumptions about the subject. First is the assumption that God is the creator and owner of all things. Second, God’s creatures are not owners but only stewards of material things, even when one has worked for them and earned them in one sense. Third, we find in the Old Testament the conviction that human beings are fallen, and that the internal battles with things like greed are ongoing; one cannot afford to be naïve about that. And finally, in light of the multitudinous warnings in the Bible about wealth (repeatedly associated with idolatry and apostasy), a believer must be wary and take a cautious approach to the issue of money and possessions.³⁸

It is all the more urgent for American Christians to heed these warnings because the society in which we live has become anesthetized to the deadly risks of materialism. Shopping and shopping and more shopping can easily numb us to our spiritual peril.

Shopping has become our most popular weekday out-of-home entertainment. In the United States there are sixteen-and-a-half square feet of mall space for every man, woman, and child. More people visit Minnesota’s Mall of America each year

38 Ben Witherington III, *Jesus and Money*, 142. Italics added.

*than Disneyland, the Grand Canyon, and the Grand Ole Opry combined.*³⁹

The following passages represent only a few of the many New Testament passages that caution us to watch how we think about and use our money. As you read these passages try to let them land on you with the impact which they were intended to have.

Matthew 13:22

²² As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful.

Luke 12:13-21

¹³ Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” ¹⁴ But he said to him, “Man, who made me a judge or arbitrator over you?” ¹⁵ And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” ¹⁶ And he told them a parable, saying, “The land of a rich man produced plentifully, ¹⁷ and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ ¹⁸ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ ²⁰ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ ²¹ So is the one who lays up treasure for himself and is not rich toward God.”

James 5:1-5

¹ Come now, you rich, weep and howl for the miseries that are coming upon you. ² Your riches have rotted and your garments are moth-eaten. ³ Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. ⁴ Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. ⁵ You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter.

39 Alcorn, Money, Possessions, and Eternity, 29-30.

1 Timothy 6:6-10

⁶ Now there is great gain in godliness with contentment, ⁷ for we brought nothing into the world, and we cannot take anything out of the world. ⁸ But if we have food and clothing, with these we will be content. ⁹ But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

1. According to these passages, what is at stake in how we think about and use our money? In other words, what dangers are threatened for those who think about and use their money in a way that does not honor God? Underline words and phrases to support your answer.

After surveying the New Testament's view of money and possessions, Sondra Wheeler offers the following comments:

Instead of antimaterialism or a generalized "hostility to wealth," we find specific theological and moral rationales for the attitude toward material possessions in the writings of the New Testament. Material wealth is problematic because it is often a hindrance to heeding the gospel; it is dangerous because it is a temptation to the sin of idolatry; it is suspect because it is frequently the result or the means of social injustice; finally, its disposition is a matter of great moral weight, as the response to human needs is a sign of the advent of God's kingdom and a test of the love that identifies Jesus' true followers.⁴⁰

40 Sondra Ely Wheeler, *Wealth as Peril and Obligation: The New Testament on Possessions* (Grand Rapids, Michigan: Eerdmans, 1995), 134.

Randy Alcorn also lists some ways in which materialism brings us to ruin.

How Materialism Brings Us to Ruin

1. *Materialism prevents or destroys our spiritual life.*
2. *Materialism blinds us to the curses of wealth.*
3. *Materialism brings us unhappiness and anxiety.*
4. *Materialism ends in ultimate futility.*
5. *Materialism obscures many of the best things in life, which are free—including the gift of salvation.*
6. *Materialism spawns independence and self-sufficiency, which are deadly to faith.*
7. *Materialism leads to pride and elitism.*
8. *Materialism promotes injustice and exploitation.*
9. *Materialism fosters immorality and the deterioration of the family.*
10. *Materialism distracts us from our central purpose.⁴¹*

We would do well to meditate upon these warnings and heed them.

WEALTH AND ETERNAL REWARD

If wealth can bring eternal destruction, it can also bring eternal reward. Rich Christians should rejoice that they have so many opportunities to use their money in such a way as to bring God glory and satisfy their own souls in doing good. Using wealth for God's purposes must be driven by a belief that God will reward us for our good deeds even when men cannot.

Luke 14:12-14

¹² *He said also to the man who had invited him, "When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return and you be repaid. ¹³ But when you give a feast, invite the poor, the crippled, the lame, the blind, ¹⁴ and you will be blessed, because they cannot repay you. For you will be repaid at the resurrection of the just."*

Luke's Gospel also tells us that there is a correlation between how we use our

⁴¹ Excerpts taken from Alcorn, *Money, Possessions, and Eternity*, 45-58. Alcorn explains each assertion in the list in more detail in these pages.

earthly money and the heavenly riches that will be given to us.

Luke 16:9-12

⁹ And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings. ¹⁰ One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. ¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in that which is another's, who will give you that which is your own?

We have already looked at 1 Timothy 6:6-10. Now study verses from the end of the chapter:

1 Timothy 6:17-19

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

This is what John Piper has to say about these two passages from 1 Timothy 6:

Money is the currency of Christian Hedonism in the sense that what you do with it—or desire to do with it—can make or break your happiness forever. 1 Timothy 6:6–19 makes very clear that what you do with money can destroy you (v. 9) or can secure your eternal life (v. 19). It seems to me that this passage teaches us to use our money in a way that will bring us the greatest and longest gain. Therefore, the text advocates what I have been calling Christian Hedonism—the view that it is not only permitted but commanded by God that we pursue our full and lasting pleasure; and that all the evils in the world come not because our desires for happiness are too strong, but because they are so weak that we settle for fleeting pleasures that do not satisfy our deepest souls but in the end destroy them. The root of all evil is that we are the kind of people who settle for the love of money instead of the love of God (v. 10).⁴²

⁴² John Piper, "Money: Currency for Christian Hedonism," an online sermon at the [desiringGod](http://desiringGod.com) website.

2. Explain in your own words what Piper means by the phrase “Money is the currency of Christian Hedonism.” If you are unsure what “Christian Hedonism” means see the many resources at the desiringGod website (www.desiringgod.org) for help.

LAY UP FOR YOURSELVES TREASURES IN HEAVEN

One of the most important passages in the New Testament that puts giving in eternal perspective is Matthew 6:19-21. Read this passage slowly and carefully:

Matthew 6:19-21

¹⁹ Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

3. What is the difference between Statement A and Statement B below? Are both statements true? Which statement does Jesus make in Matthew 6:21?

Statement A: Where your treasure is, there your heart will be also.

Statement B: Where your heart is, there your treasure will be also.

Based on Matthew 6:21, Alcorn makes the following thought-provoking application:

What we do with our money doesn't simply indicate where our heart is. According to Jesus, it determines where our heart goes. This is an amazing and exciting truth. If I want my heart to be in one particular place and not in another, then I need to put my money in that place and not in the other. I've heard people say, "I want more of a heart for missions." I always respond, "Jesus tells you exactly how to get it. Put your money in missions, and your heart will follow."

Do you wish you had a greater heart for the poor and lost? Then give your money to help the poor and reach the lost. Do you want your heart to be in your church? Put your money there. Your heart will always be where your money is and not where your money isn't. If most of your money is in mutual funds, retirement, your house, or your hobby, that's where your heart's going to be.⁴³

This final lesson adds the last two points of summary and application to our list.

How Can I Glorify God in My Giving?

1. Affirm that everything you have is a gift from the God who owns all things.
2. Seek to use your money and possessions according to God's wisdom and good pleasure, acting as a steward of his resources for his purposes.
3. Embrace the true, biblical vision of God as a generous and self-sufficient giver.
4. Release your grasp on money and possessions as an expression of your delight in the all-surpassing worth of Christ.
5. Don't serve money by being anxious, stingy, or fearful in relation to it.
6. Strive to make God—and not yourself—appear great in your giving.
7. Use your money to support the proclamation of the gospel and to bring relief and development to the poor in the name of Jesus.
8. Wrestle continually with the question of how much money and possessions should be kept for the glory of God and how much should be given or loaned.
9. Take the warnings of Scripture seriously about the dangers of wealth and materialism. Be on guard against all forms of covetousness, greed, and pride in possessions.
10. Lay up for yourself treasures in heaven by investing your money and possessions in kingdom purposes. Seek eternal rewards that comes from God.

⁴³ Alcorn, *Money, Possessions, and Eternity*, 101.



DISCUSSION QUESTIONS

Review the following two questions in preparation for class discussion. You might want to jot down some notes that will remind you of ideas to share with the group.

1. In this lesson, Randy Alcorn lists ten ways in which materialism brings us to ruin. From your own experience, to which negative consequences of materialism can you testify? Be specific and personal.
2. How would you respond to someone who claimed that Christians should give their money to Christian ministries and the poor so that they would enjoy bigger mansions in heaven?

A SERMON ABOUT FINANCIAL STEWARDSHIP

Listen to the sermon “**Investing in Eternity**” by Randy Alcorn and take notes using the Sermon Outline sheet at the end of this lesson. The sermon may be found by performing a title search at the Eternal Perspective Ministries website (<http://www.epm.org/>). Or click on the “Resource Library” tab and then click on the category “Money and Giving.” The sermon is listed on the fourth alphabetized page of this category under the title “Investing in Eternity (audio).” It was originally delivered at the April 2010 Clarus Conference. Clicking on the sermon title will allow you to listen to the sermon. You may also download the sermon onto your computer for free.

Note: Start listening at 34:52 in the MP3 file.

YOUR OWN QUESTION

After answering the lesson questions and listening to the sermon assigned for this lesson, record one lingering question that you have and would like to ask in discussion.

ADDITIONAL RESOURCES

- ▷ Randy Alcorn, *The Treasure Principle: Unlocking the Secret of Joyful Giving* (Sisters, Oregon: Multnomah Books, 2005)
- ▷ John Piper, “Do Not Grow Weary in Well-Doing,” an online sermon at the [desiringGod](#) website
- ▷ John Piper, “Don’t Be Anxious, Lay Up Treasure in Heaven, Part 1,” an online sermon at the [desiringGod](#) website

Investing in Eternity: Financial Stewardship and Eternal Rewards

RANDY ALCORN, 2010

[Introduction]

[The importance of giving in the Christian life; Luke 3:7-14 and other passages]

Start (34:52): Matthew 6:19

“Stop storing them up in the wrong place and start storing them up in the _____ place. . . . Part of it is taking these earthly treasures and, not renouncing them, but _____ them.”

Is Matthew 6:19 about giving?

Parallel passages:

“Now I think one of the most maligned doctrines of the Christian faith by many of us as evangelical Christians is the doctrine of eternal _____.”

Analogy with Alcorn's daughters:

“You can't take it with you . . . but you can send it on ahead.”

The greatest treasure of all:

“Where your treasure is, there your heart will be also”

The giving warriors and the Fed-Ex guy:

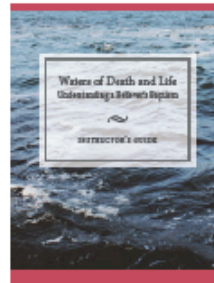
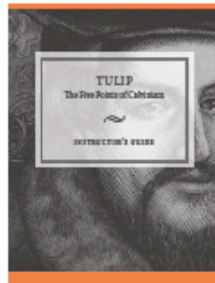
Why are some people afraid to die?

“He who spends his life moving away from his treasures has reason to _____; he who spends his life moving toward his treasures has reason to _____.”

Give from Your Heart: Magnifying Christ in Financial Stewardship

Give from Your Heart: Magnifying Christ in Financial Stewardship is a six-week course advancing the truth that Christian giving ought to be prompted, motivated, and sustained by a glorious vision of the sovereign and self-giving God. The course will assert that how we use our money and possessions is an issue of critical importance, and will seek to provide a biblical and theological grounding for a God-centered perspective on Christian stewardship and especially giving. Students will gain a deeper understanding of this issue by closely examining the key biblical passages regarding the issue of giving, answering provocative questions, and considering sermons and writings from the ministry of John Piper and other theologians.

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