

GIVE, SAVE, LIVE

I really believe in the K.I.S.S. principle: Keep It Simple Sam. Especially when it comes to diagnosing problems. Much frustration and wasted time could have been avoided if I had just followed the K.I.S.S. principle. I once went to all the trouble and expense replacing all the valve stem seals on my daughter's car only to discover her problem was two loose bolts on her valve cover.

I depend on a stripped down Craftsman Lawn Tractor for yardwork. One time I turned the key and nothing. So I spent half an hour checking the ignition unit, the safety switches, the fused link in the starter circuit – nothing. Then it occurred to me, check the battery. Sure enough, one battery lead was loose. If I had just K.I.S.S.ed it and started with the simplest thing...

On another occasion, after rebuilding the engine on this tractor, it wouldn't run; it would turn over and cough, but not run. I was racking my brain as to what it could be. I was whining about my troubles to the guys at NAPA Auto when Greg K.I.S.S.ed it for me: "Engines have to have spark, gas and air." Within ten minutes I figured out the problem.

Some of us may feel overwhelmed when it comes to managing God's money. We have bills to pay. We're juggling credit card debt. We know we should be saving. We know we should be giving to the Lord. How do we do all this and do it well?

I encourage you to K.I.S.S. it; keep it simple by adopting this simple three step approach: give, save, live.

My first encouragement is that you establish giving to the Lord as the first priority in your money management. Wise King Solomon counseled his sons:

Proverbs 3:9-10 (ESV)

⁹ Honor the LORD with your wealth and with the firstfruits of all your produce; ¹⁰ then your barns will be filled with plenty, and your vats will be bursting with wine.

The Lord should receive our firstfruits, not our leftovers. If we truly intend to honor Him our giving should be first priority, not last.

GIVE

How Should We Give?

Around 44AD, a famine fell upon southern Israel. The Apostle Paul appealed to the churches of Asia Minor and Greece to financially contribute to a relief fund for their Christian brothers and sisters suffering famine in Judea. In 2 Corinthians 8-9 Paul gives instruction regarding the collection of this gift in the Corinthian church. Strictly speaking these chapters do not address ongoing giving, but there are several principles about giving which are applicable.

First, **we are to give willingly and thoughtfully.**

2 Corinthians 9:7 (ESV)

⁷ Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

Did you see also that *each one* of us is to give. We are to give gladly, not begrudgingly or legalistically.

Second, **we are to give in faith, trusting God to provide.**

2 Corinthians 9:7-11 (ESV)

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.

God has a vested interest in continuing to supply His resources to those who cheerfully give – they are the ones advancing His kingdom. Of course He is going to keep them supplied!

Third, we are to give proportionately.

² Corinthians 8:12 (ESV)

¹² For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have.

¹ Corinthians 16:1–2 (ESV)

¹ Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. ² On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

Luke 12:13–21 (ESV)

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."

We are to give *proportionately*.

What does it mean to give *proportionately*?

Proportionate giving is giving in proportion to how much God has entrusted to you to steward. If God has entrusted to you a large amount of assets, your giving should be proportionately larger than those to whom God has entrusted a more modest amount of assets. In both cases our giving should be generous though it will be proportionate.

Proportionate giving is not a specific amount or a specific percentage. It is the proportion of your income you decide to give back to the Lord based on the income with which He has entrusted you and based on your desire to honor God and advance His kingdom. Unfortunately increased financial stewardship usually results in increased lifestyle not increased giving just as in the case of the rich fool.

How should we give?

- * We are to give willingly and thoughtfully.
- * We are to give in faith, trusting God to provide.
- * We are to give proportionately.

Does God expect us to give 10% (tithe)?

The word *tithe* means *a tenth*. It is commonly taught that under the Mosaic Law, God required His people to tithe, that is, to give 10% of their income. The fact of the matter is that the Old Testament saint was required to give at least two tithes and possibly even three tithes per year.¹ At a minimum Jewish families were required to give 19% annually, but it could have been as high as 27%.²

¹ The first was ten percent of all one's possessions (Lev. 27:30-33). This was given to the Levites for the temple ministry (Numb. 18:20-21). A second tithe was taken from whatever produce was left after the first tithe was given. This tithe was for the Lord's feasts and sacrifices (Deut. 12:17-18; 14:22). This command was considered by Jewish interpreters to be for a second tithe (see Lev. 27:30 and Num. 18:21 for the first; also the note on Mal. 3:8), which was brought to the central sanctuary either in kind or in money. Apparently the offerer could use a part of this tithe for a feast at the sanctuary (vv. 26-27). Another tithe was taken every

The tithe of the Old Testament was a part of the national economic system of the nation of Israel under the Mosaic Law. As the New Testament teaches, we are no longer under the law therefore the laws concerning the tithes do not apply to us (Rom. 7:4-6; Gal. 3:19-25; 4:21-31).

Unfortunately you will come across teachers who insist that because Abraham paid tithes to Melchizedek (Hebrews 7:5-9) *before* the giving of the Law that the tithe is legitimate for today. But that reasoning is flawed in that there were other Old Testament practices that predated the giving of the Law such as keeping the Sabbath Day and male circumcision to which we are not now obligated.

Under the New Covenant we practice grace giving, that is, giving that is done freely, not under compulsion. We give proportionately based on the degree to which God has blessed us financially. Those whom God has blessed greatly are to give proportionately more than those whom God has not blessed in like manner. In all cases we are guided by the principle of generosity to the Lord and by the guidance of the Holy Spirit.

To Whom Should We Give?

The Local Church

The local church is the home base for all God is doing in the world. The local church should be the first priority for our giving. The Apostle Paul instructed the churches in Galatia:

Galatians 6:6 (ESV)

⁶ Let the one who is taught the word share all good things with the one who teaches.

After assuring that the financial needs of the local church are met, it is appropriate for us to give to para-church ministries.

Other Organizations and Individuals

This would include missions, para-church groups and individuals who are involved in these ministries. We have an example of this in 3 John 5-8; the Apostle John encouraged the continued support of itinerant teachers.

It's a good thing to verify that any organization to whom you give is accredited by the ECFA (Evangelical Council for Financial Accountability) and that they hold to the inerrancy of Scripture, the Trinitarian nature of God and justification by faith in the death, burial and resurrection of Christ.

Fellow Believers in Need

Those unable to support themselves or who have faced serious problems are to be helped as we are able. We have a designated fund called the Love Offering to which you can give. The funds of the Love Offering are used by our Deacons to financially help members of the Grace family.

Keep in mind we are to support fellow believers who are truly in need; we are not to support those who refuse to work. (1 John 3:17; Jam. 2:15-16; Gal. 6:10; Heb. 10:33-34; 13:1-3 with 2 Thess. 3:6-10).

Unbelievers in Need

Our first priority is to those who are of the household of faith, but we are also to reach out to others in need as we are able (Gal. 6:10).

third year for the welfare of the Levites, strangers, orphans and widows (Deut. 14:26-29). This third tithe may have been separate from the second, though we are not certain.

² Because the tithe was required in the Old Testament, it was more of an income tax than a gift given under the theocratic kingdom of Israel. In fact, the Old Testament often speaks of *"tithes and offerings"* which makes this distinction. Frieson says, *"that is why failure to submit to the 'whole tithe' could be described as robbing God."* (Gary Frieson, "Decision Making and the Will of God). If one of God's people wanted to express his worship through a voluntary offering, it had to be over and above the two tithes of his income which was owed (Deut. 16:6, 11; 1 Chron. 29:6, 9, 14).

GIVE, SAVE, LIVE

In our next study we will look at Save and Live. This simple three step approach of money management, Give, Save, Live has guided Cathy and I for the entirety of our married life. It works!