

# Stewardship at Second Presbyterian Church

## Why Should We Give?

All obedience in the Christian life should be in response to the grace of God demonstrated in the gospel. Therefore, giving has everything to do with the gospel because giving is the essence of the gospel. God gave himself to sinners in Jesus Christ. Someone once wrote a book called *God So Loved, He Gave*.<sup>1</sup> It is not just a book about John 3:16. It is a book about the whole Bible presenting God as a giver. God so loved that he gave the created order. God so loved that he created man and woman. God so loved that he drew a nation to himself. God so loved that he gave the law. God so loved that he gave instructions. God so loved that he gave his only begotten son. God is a giver, so Christians give in response to the one who has given first.

One might rightly ask, however, how the gospel explains that one is to give money. Christ answers this question by explaining that there is no greater test of one's love than to see if they love someone or something more than money. Jesus said, "where your treasure is, there your heart will be also" (Mt. 6:21). Earthly treasure, or money, is so powerful it can pull one's heart along with it. Paul explained similarly that "the love of money is a root of all kinds of evils." (1 Tim. 6:10). Therefore, the giving of money is the great test of whether the gospel has taken residence in one's heart and controls them.

Another reason to give is found in 2 Corinthians 9:6-15. Here, Paul describes two specific ways God shows his love, which should motivate generosity: he blesses the generous and blesses their neighbors.

## Blesses the Generous (2 Corinthians 9:6-11):

***The Blessings the Generous Receive.*** This passage reveals the impact of Psalm 112 on Paul's thinking. In that text, the psalmist describes the characteristics of a truly blessed person. A happy spiritual life (1), effective and righteous children (2), financial stability (3a), an enduringly effective life (3b,5), hope through trials (4), and no fear of the future (7,8). But notice how these blessings are received. It is not by seeking them. They come only after one has forgotten the possibility of receiving them. They come as a result of generously pursuing the good of others in response to God's grace. It begins with the realization of God's grace ("fears the Lord") and then quickly moves outward in grace and compassion to others (4b), financial generosity (5b), justice (5c), and gifts to the poor (9).

***The Attitude the Generous Display.*** The one who reaps generously is the one who sows generously (6). The successful farmer is not one who says, "If I throw all of these seeds on the ground, I won't have any left for myself." No, he throws them all to the earth because he knows they will produce nothing by just sitting in his bins. But if they are distributed, they will produce a living for him and even more seeds for the next crop. But the farmer needs the right conditions for the crop to produce. The seeds need warmth, moisture, and sunshine. This was the attitude that characterized the Macedonians' giving. In 8:2, Paul said they had a "rich generosity." The Greek word conveys dedication to liberality. One New Testament scholar explains this attitude is the opposite of "duplicity, the thought, 'I know my neighbor is in need, but I have needs too.'" The Macedonians were single-minded in their willingness to sacrifice for their brothers' needs. It is imitative of Christ who took no thought for himself, but gave himself up for sinners (Ro. 15:3).

***The Assurance the Generous Have.*** Paul comforts the one who is reluctant to give away his gifts or money because he fears that he will not have enough to meet his basic needs. Elsewhere Paul says: "My God will supply all your needs according to his riches in Christ Jesus" (Ph. 4:19). This promise alone is sufficient to transform one's giving. God provides all of the resources of heaven in order that all of his people's needs will be met, including the need to live a generous life. It is not just the materialist who needs to be motivated to give generously. It is also the

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<sup>1</sup> Kelly M. Kapic, *God So Loved, He Gave: Entering the Movement of Divine Generosity* (Grand Rapids, MI: Zondervan, 2010).

responsible planner. Even those who consume very little for themselves must realize that despite their best efforts to save, if they do not give generously, they will never have enough.

### **Blesses the Generous' Neighbors (2 Corinthians 9:9-11)**

Paul also explains that God blesses people in order that they might be a blessing to others. God promises to always supply all his people's needs, so Christians should never worry about whether they will have enough (Lk. 12:30-32). Instead, their focus should be whether or not they are being generous and a blessing to others.

***The Intended Use of Money.*** In this passage, money is called "seed." Seed, of course, is intended for planting, and when it is planted it brings forth a harvest. If seeds are not planted, then there is no harvest. Likewise, money is not intended for hoarding. It is given to bless. Therefore, money that never leaves one's possession never blesses anyone and never accomplishes its intended purpose. And if seed is not planted and harvested, there is no chance of increasing the harvest the next year. Likewise, if money is not given away, Christians are not blessed by the ministry of the Word, unbelievers are not won to Christ, and no one's experience of God's grace becomes larger. In other words, God gives money with which to meet basic needs and excess to give away. And when it is given away, it works the way God intended and he gives more. He does not give more in order for one to consume more; he gives more than is needed in order that that one might have more to give away.

### **Where Should We Give?**

Just as giving is motivated by the same grace that motivates the rest of the Christian life, giving must be focused in the same direction as the rest of the Christian life. That is, it should be focused on that which matters most to God. According to scripture, those things are worship, discipleship, evangelism, and mercy.

God is first concerned about people worshipping him. And then he is concerned that his followers make disciples of the nations, more people who will worship him. In order to make disciples, Christians must evangelize, that is, proclaim the good news of the gospel. And while Christians are evangelizing, they are also meeting very practical needs of mercy. Therefore, the most obvious way to give is just the way the early church gave in Acts 2 and 4. They are participating in worship. They are bringing themselves and their gifts to worship. They are attending to the apostles' teaching. The Lord is adding to their number. And they have all things in common so that no one among them is poor.

These emphases should characterize the priority of one's individual giving as well. Christians should give first to those things, and then to whatever else may call their attention or that to which they have opportunity to give. When each individual Christian decides to give, they should ask if their giving is being focused on those things that matter most to God.

There are perhaps many places one could give that could accomplish one or multiple components of those four emphases mentioned above, but there is no organization that is uniquely equipped to accomplish them like the church. The church is the central agency of God's redemption. It is where he makes his manifold wisdom particularly known. Part of the brilliance of the church is that it leverages one's abilities far beyond their individual ability.

For instance, God calls Christians to do all kinds of things that are far beyond their ability to do individually. He says, "I desire then that in every place the men should pray, lifting holy hands" (1 Tim. 2:8) – worship. He says, I want you to "make disciples of all nations" (Mt. 28:18-20) – discipleship. He says, I do not "[wish] that any should perish, but that all should reach repentance (2 Pt. 3:9) – evangelism. He wants Christians to "do good to everyone, and especially to those who are of the household of faith" (Gal. 6:10) – mercy. Each Christian can play a part in accomplishing each of those things individually, but there is no way one can do any of those things completely on their own. However, by giving to the church, one can accomplish those things worldwide, because when they give, they are joining their brothers and sisters in contributing to the church which focuses on all four of those emphases and leverages the particular gifts of its staff, members, and ministry partners to do more together than they ever

could do if they each acted and gave independently. In this way, when one gives to the church, God exponentially multiplies the impact of their gift.

## **How Should We Give?**

Giving is motivated by the gospel. In 2 Corinthians 8, Paul describes three ways the gospel motivates Christians to give. Each of these contains practical implications. Specifically, gospel-motivation instructs how much to give and how regularly to give.

### **Generously (2 Corinthians 8:1-7)**

Paul urges the Corinthians to generosity by means of the Macedonians' sacrificial example. Although the region of Macedonia previously prospered because of gold mines, by the first century, the economy had crumbled. The province had suffered from wars, invasions and Roman domination. In contrast, Corinth was prosperous. So what produced such generosity in the Macedonians?

**Joy (1-3).** True generosity is an expression of joy. These Macedonians were overjoyed with the fact that they had been saved, and they expressed it with their giving. In other words, grace is the full explanation for giving. It was grace that saved them from their sins and grace that conquered their selfishness and made them joyfully generous.

But notice the ironic explanation of how this grace which brought joy was mediated to the Macedonians. It was through trials. The result of that suffering was not depression but triumphant joy. When we know how much God loves us, we respond with joyful generosity. Instead of asking what we must do, we will, like the Macedonians, ask "what can we do?"

**Relationship (4-5).** Generosity also flows out of relationships created by grace. God is love, and love is a desire to be united. These Macedonian Christians knew the love God had for them, and it produced a love in them that desired to be united to God and to others. This relationship with God causes us to seek out what God is doing in his creation and find ways that we can be involved. It also motivates us to be united to our fellow church members and our neighbors, asking questions like "what is it that burdens them?" and "How can I be united to them in relieving their distress?"

These new Christians were so overjoyed at having received the Gospel from brothers in Jerusalem that they begged for the opportunity to give to their relief. Paul makes it clear that this kind of giving is God's will. The proof that we have given ourselves to the Lord is that we give ourselves to each other. The Spirit-filled believer is one who extends himself in generosity out of joy for his new relationship with the Lord and with the Lord's people.

**Blessings (6-7).** The third impetus to generosity is the blessings one receives by being related to Christ and his Church. The Corinthians had apparently forgotten these blessings. Titus had informed Paul that the controversy over the immoral man had shelved the collection effort in Corinth, but notice Paul does not pressure or command the Corinthians to give. Even though they had maligned his name, Paul responds to the Corinthians with this greeting: "grace to you" (2 Cor. 1:2). Again, in chapter 7 Paul reminds them of the many blessings they have in Christ: "Since we have these promises, beloved, let us cleanse ourselves from every defilement of body and spirit, bringing holiness to completion in the fear of God" (2 Cor. 7:1).

What are these promises? Paul has just finished telling them at the end of chapter 6:

"God said,

'I will make my dwelling among them and walk among them,  
and I will be their God,  
and they shall be my people.'" (2 Cor. 6:16)

Paul also points to the blessings they possess as a particular people, praising them "in faith, in speech, in knowledge, in all earnestness, and in our love for you." In other words, the Corinthians are so blessed with theological

knowledge, the ability to express it, ability to work hard, and the love of their pastors for them, they have no excuse not to be generous.

It is the joy of knowing we have been saved, the relationship God creates with us and with others, and the many blessings he pours out on us that motivate us to give. When these gifts are before us, we won't look to a percentage or to an obligation, we will give generously out of all that has been given to us.

### **Does God Require A Tithe?**

The tithe is a pervasive issue related to giving that warrants discussion when answering the question how much one is to give. To With this in view, it is helpful to address a pervasive issue related to giving – the tithe. We must address the issue of the tithe, as it has been taught widespread and can cause confusion among Christians. To do so, let's look at 1) where support for the tithe is found in the Bible, 2) where the practice of the tithe originated, and 3) the true motive and standard for giving.

#### ***1) Where Support for the Tithe is Found in the Bible***

The biblical basis usually given for a tithe comes from a few specific places in the Old Testament. However, the Bible teaches there was not just one tithe required for the period when Israel was a theocracy (a government in which religious leaders are also civil leaders). There are at least three “tithes” referred to in the Old Testament and each one seems to be a kind of tax for the maintenance of the theocracies’ civic-religious infrastructure.

One was a tithe for the Levites (Lv. 27:30). The Levites, descending from Aaron, having no inheritance of land or freedom of commerce, were supported in their roles as priests, judges, and civil magistrates by a ten percent tax levied on the citizenry.

There was also a tithe for festivals (Dt. 12:10-18). These were national feasts to foster civic-religious unity. You might think of these like the lighting of the national Christmas tree or the Fourth of July fireworks in Washington.

Finally, there was the “poor tithe” collected every three years, or roughly three percent per year (Dt. 14:28). While believers throughout redemptive history have been encouraged to show generosity to the poor, this was a form of public welfare in Israel to provide a safety net for those falling on hard times. It ensured there would be “no poor in Israel” (Dt. 15:4).

There were additional taxes too, but these are at least those mandates referred to as tithes and they add up to around 23 percent. In the entire Bible, there are only three references to individuals tithing:

**Abram.** The first reference occurs in Genesis 14 when after the Lord enabled Abram to defeat the kings aligned with Chedarlaomer, he gave the mysterious King Melchizedek a “tenth.” Both the NIV and ESV read “a tenth of *everything*.” However, when the writer to the Hebrews alludes to this story, he says Abram gave “a tenth of the *spoils*,” or, *top of the heap* (*akrothinion*). So, this tithe was different from that in Israel in a couple of ways. For one, it was not of his total possessions but rather the spoils of war. For another, it was not required. Melchizedek, an Old Testament anticipation of Christ, did not demand something from Abram. Abram spontaneously gave the representative of his Redeemer a gift of gratitude.

It would have been in keeping with the practice he learned in pagan worship whose deities commonly required “tithes.” Ten is an age-old division of counting and symbolizes completeness or extremity in various cultures. Both the Old and New Testaments use “ten” this way. For instance, Jacob exclaimed to Laban, “You changed my wages ten times,” meaning, “You were always changing the rules on me” (Ge. 31:41). In Revelation, worldwide unbelief is imagined as “ten kings” (17:7). Though he had never done so in 160 years nor any time after, Abraham gave a “tenth,” probably as a culturally recognized symbol that he viewed the entire victory as belonging to the Lord. The emphasis in the text is not on the tenth as something required but on Abram’s offering his best in gratitude for redemption.

**Jacob.** There is only one other individual mentioned before the theocracy who gave a tenth. As Jacob anticipated with terror his encounter with Esau, he tried to make a deal with God. Though God promised him protection in his dream, Jacob, true to his character, tried to bind God with a contract. A conniver himself, he didn't trust anybody, not even God, so he thought he could entice God with the promise of a tenth of his wealth in reward for deliverance from his brother (Ge. 28:20-22). That said everything about Jacob's manipulative and self-important character and nothing about God's desires for our giving. After God conquered Jacob's selfish heart, there was no mention of a "tenth." Jacob "poured out a drink offering." Pouring precious oil on the ground before the Lord was an extravagant display of loving gratitude, just as it was for the woman who poured her heirloom ointment on Jesus' feet (Ge. 35:14-15; Lk. 7:37-38). That latter act was called "wasteful" by some of the disciples, which was just the profligacy the woman was striving for. She and Jacob were saying, "Everything I am and have comes from you and I surrender everything back to you in grateful abandon." It's in keeping with the good news that Jesus did not come to "please himself" but "made himself nothing" for us (Ro. 15:1-3; Ph. 2:7).

**Malachi.** The prophet Malachi is the last to mention tithing in the Old Testament, "In tithes and offerings you are robbing me. . .bring the whole tithe into the storehouse" (3:10). Malachi reinforces there are multiple tithes in Israel, not just one. and he distinguishes them from "offerings." Furthermore, the structure of his book reinforces the tithes had to do mainly with state infrastructure including care for the disenfranchised and poor. In this part of his prophecy, Malachi confronted their social sins: partiality in civil judgments (2:9); introduction of pagan influences (2:11); mistreatment of women in divorce (2:16); defrauding laborers (3:5), and oppression of widows, orphans, and aliens (3:5). So in 3:10, he added tax evasion to the list of social ills. Their unfaithfulness as citizens flowed from their ingratitude for redemption. The book opens with, "I have loved you," says the Lord. Malachi began his sermon by exposing how their lack of love for the Lord is reflected in the "gifts" they bring to worship. They are the worst, the afterthoughts, the leftovers, the throwaways instead of the firstfruits (1:2, 8).

### ***2) Where the Practice of the Tithe Originated***

Originating with A. W. Miller, pastor of the First Presbyterian Church of Charlotte, North Carolina, the concept of the tithe as a required method for systematic giving is a relatively recent phenomenon. The post-Civil War Southern Church was suffering financially, so the leaders were looking for a way to urge their people to give systematically. Miller thought he discovered the answer to the Southern church's need when he published a little book called "The Law of the Tithe and of the Freewill Offering" in the late 1800s.

It provoked lively debate worldwide, so the General Assembly of the Southern Presbyterian Church put it to a Presbytery vote. Though the church was financially desperate, fifty-one percent of the 68 presbyteries said the tithe is not a biblical mandate for giving. Sixteen said that it is not commanded, but could be a useful idea for organizing systematic giving. In 1888, the General Assembly gave no opinion. The 16 presbyteries were closest to the mark in trying to disciple their people in living generously—10 percent can be a useful idea or helpful guide for testing the sincerity of your love for Christ and helping the ministry of the Church he loves.

### ***3) The True Motive and Standard for Giving***

Throughout redemptive history, the emphasis has been on giving in response to grace. Cain's subsequent actions prove that the difference between he and his brother's offerings was a matter of the heart, not an amount (Ge. 4; cf. Ps. 51:16-19). Noah's sacrifice after the waters subsided was a spontaneous expression of gratitude (Ge. 8:20). Abraham built an altar of thanksgiving after hearing he would be the father of the Redeemer (Ge. 12:7; 13:8). The offerings God took pleasure in under the Mosaic system were "freewill offerings" given from the heart (Ps. 54:6). He loves what is given for his "honor" (Pr. 3:9-10). When it was time to build the tabernacle, the people were invited to give according to their income (Dt. 16:10, 17). They gave whatever their "hearts" determined to give (Ex. 25:1, 2). No percentage is prescribed, but the promise is made that they could not out-give God (Pr. 11:24). Those motivated to give by grace "rejoiced" and gave more than what was needed (Ex. 35:21-22; cf. 1 Ch. 29:9-10)!

It is no different in the New Testament. Though starvation would seem to warrant taxation on the people of God, Paul uses no other motivation than the grace of Jesus Christ, who "though he was rich, yet for your sake he became

poor, so that you by his poverty might become rich” (2 Cor. 8:9). Paul provides three guidelines for worshipful giving, the same found in the Old Testament:

The motive must be a joyful response to grace. The language of a freewill offering is carried over into the New Testament: “Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Cor. 9:6-7). Remember, the point is not that you must withhold your giving if your heart is not right, but rather plead desperately for the Spirit to stir up your gratitude for grace if you find yourself not giving.

Secondly, he says that we must give regularly, specifically the “first day of the week” (1 Corinthians 16:1). More on this in a moment.

Thirdly, Paul says one must “set aside a sum of money in keeping with his income” (16:2). Paul urges us to be responsible and not give away what we do not have or give to the neglect of our other responsibilities. That is as specific as he gets. As John Calvin says of Paul’s invitation to the Corinthians to give for the Jerusalem Christian’s relief, “No amount is given; he only bids them be guided by the rule of love.”<sup>2</sup> The one who exclaims, “Thanks be to God for his indescribable gift!” does not think of giving in terms of minimal percentages.

So how do you know what is “in keeping with your income?” I would suggest getting a copy of a “guideline budget” to figure out what percentage of your income should be going where according to time-tested common sense. Financial advisors didn’t invent the guideline budget—it’s older than our great-grandparents who put money in different envelopes to pay their bills and expenses through the month. Most guides suggest 30-40 percent for housing, 10-12 percent for food, 5 percent for clothing, etc. Now not as a law but as a *guide*, plug Abram’s 10 percent in at the beginning of your guideline budget. After you have compared your actual expenses and giving to your guideline budget, ask yourself why a minimum of 10 percent is impossible for you to do right now. Maybe you will conclude it is because you are unemployed or underemployed in which case you should not feel burdened to change your benevolence practice until God in his providence changes your employment status.

However, most of us will likely conclude that it is because we are consuming too much in the other areas. If you find these things to be out of balance, don’t let guilt paralyze you. There is no condemnation in Christ! Meditate in a fresh way on the gospel, and start chipping away at changing your patterns so you can become more generous.

Paul describes another way we are to give in 2 Corinthians 8: faithfully.

### **Faithfully (10-12)**

We’ve seen previously from this passage that the gospel motivates us to give joyfully. What verses 10-12 show us is that the gospel also motivates us to give faithfully. Faithfully means doing what God has called you to do even when it doesn’t make sense. However, you do it knowing that he would never tell you to do it unless he loved you. He tells you to do what you can’t fully appreciate now because he loves you and because he wants life to go well with you.

We can be faithful to obey a command when it is given by someone who loves us. Even when it doesn’t make sense, it’s a good thing to do. We will never regret faithfully obeying God’s commands. So what does it look like to give faithfully?

***Desire (10).*** First, faithful giving begins with desire. That is, long term, consistently generous giving which pleases God is spontaneous, gracious and free. It is not giving out of guilt but joy. God doesn’t need what we have. In reality, he could accomplish much for efficiently without us, but he lovingly includes us. It’s the dignity of causality. It simply means that God includes us by using what we contribute to extend his kingdom, and we enjoy the privilege of participating with him.

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<sup>2</sup> Calvin’s *New Testament Commentaries: 2 Corinthians and Titus, Timothy & Philemon*, 110.

**Ability (11-12).** Another key ingredient to long-term faithful giving is ability. One must not give what he does not have, nor give in such a way as to compromise his other financial commitments. In the Exodus 35 passage we looked at earlier, God commands that the people give from what they have (v.5). Christians should not give what they cannot afford. Two temptations present themselves in regard to this. We may become defeated by how little we are able to give, or we may become anxious that we will not have what we need if we give too much. Remember what we have noted previously: every gift put in the hand of the savior who multiplies loaves and fishes becomes great and helps accomplish the work of his church. Secondly, Jesus promises us in Matthew 6:33 to “seek first the kingdom of God and his righteousness, and all these things will be added to you.” When we give in response to God’s abundant grace, we will always have everything we need.

So what does faithful giving look like practically? In his previous letter to the Corinthians, Paul instructed Christians to set aside something to give at the beginning of the week because the first day of the week was when Christians gathered. The Christian Sabbath was moved from Saturday to Sunday because Sunday was the day on which Christ was raised from the dead. Therefore, Christians gathered on Sunday, remembering in gratitude and joy that God raised Christ to life for their justification (Ro. 4:25). On that day, a very practical expression of their gratitude was setting aside a financial gift to the Lord.

Practically speaking, we should decide when we’re going to give. The bottom line is to give regularly. Make it a regular habit – whether it’s weekly or monthly – of setting aside something financial by which you say to the Lord, “I am thankful for you giving new life to me in the resurrection of Jesus Christ.”

### **Sacrificially**

**Realignment.** First, sacrificial giving requires a realignment. For one, it will require a realignment of the expenditure of our resources. A truly Christian community will have individuals of all socio-economic levels asking, “Where can I streamline in terms of financial consumption, use of time, and outlay of energy in order to help any of my brothers and sisters who are in any kind of need?” With the mind of Christ and joyful hearts, we must ask if by consuming less in terms of entertainment, house, car, vacation, or clothing, we could gain greater financial freedom in order to be more generous. That was the Spirit of giving from the Macedonians. They didn’t calculate some percentage in their mind. They saw that there was a need, and they gave to meet it.

**Reciprocity.** Giving in response to grace also results in reciprocity. That is, when we give, it comes back to us. This is not to propose some type of health and wealth gospel or suggest that we obligate God to bless us when we give generously. Consider Paul’s reasoning here: “For I do not mean that others should be eased and you burdened, but that as a matter of fairness your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness.” Reciprocity means that when we give sacrificially, those in our number have no need, because each of us gives to ensure their needs are met.

**Work.** Paul describes this in his letter to the Ephesians, saying each person should “[do] honest work with his own hands, so that he may have something to share with anyone in need (4:28). The first way we give sacrificially is by going to work. We work at something to earn money. By earning that money, we gain something that we can give. So, the first part of sacrificial giving is to work in order to give something. We do this in response to the grace of God in Christ. God making the world was a labored act of love. Giving Jesus to us was also a labored act of love, because Jesus sacrificed for us.

**First Fruits.** Another explanation of sacrificial giving is found in the imagery throughout the Bible of the first fruits offering.<sup>3</sup> In agrarian society, at harvest time, people would give the first fruits of their crop or their flocks to the Lord. Literally, in Hebrew, it means the “top of the heap.” The idea was to give to the Lord the first fruits, with no guarantee that the rest was going to come in. They had to trust God for the rest. Therefore, we give God the first fruits because we love him, as well as to demonstrate that we trust he will provide all our needs.

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<sup>3</sup> Ex. 23:19, 34:6; Lev. 2:12, 23:10, 17; Num. 18:12-13; Deut. 26:2, 10; Neh. 10:35; Ez. 44:30.