

Xenos Christian Fellowship
Christian Ministry Unit 3
Practical Issues
Week 1 – Biblical Principles of Financial Giving

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Introduction

If we want to avoid becoming enmeshed in materialism, we not only need to cultivate a lifestyle of spiritual growth and ministry; we also need to cultivate a godly manner of dealing with our money and material possessions. The Bible describes this as a habit of consistent, sacrificial financial giving to God's work. Herbert Kane used to say, "the last part of the person to convert is the wallet." How true we've seen this to be! Therefore, we need to form deep biblical convictions about this area as soon as possible in our Christian lives.

Remember the connection between our perspective on material things and spiritual things.

(Matt. 6:21) "...for where your treasure is, there will your heart be also."

2 Corinthians 8 & 9: Historical setting

The main text for tonight's study is *2 Corinthians 8 and 9*. The historical setting had *Paul taking up a collection for the Jerusalem church* (1 Cor. 16:1-3). It was most likely for famine relief.

(1 Cor. 16:1-3) Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. {2} On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come. {3} And when I arrive, whomever you may approve, I shall send them with letters to carry your gift to Jerusalem;

The Corinthians had evidently pledged a certain amount to this (2 Cor 8:10) . . .

(2 Cor. 8:10) And I give my opinion in this matter, for this is to your advantage, who were the first to begin a year ago not only to do this, but also to desire to do it.

. . . but now they were not coming through on their commitment. This is one more symptom of the carnality that had plagued the Corinthian church.

Therefore, Paul writes this reminder which is designed to motivate them to give. This passage contains many important principles of giving for the Christian. The first, and perhaps most important biblical principle is...

1. Giving is motivated by grace (2 Cor. 8:1-4,9; 9:15)

(2 Cor. 8:1-4) Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, (2) that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. (3) For I testify that according to their ability, and beyond their ability they gave of their own accord, (4) begging us with much entreaty for the favor of participation in the support of the saints, (9) For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.

(2 Cor. 9:15) Thanks be to God for His indescribable gift!

Paul holds up the Macedonian Christians as an example. They viewed giving as a privilege which they begged to have even in the midst of great persecution and poverty--because their motivation was "the grace of God."

Why does grace motivate giving? They were so *thankful for Christ's sacrifice for them* (8:9), and so vitally aware of what they had received in Christ (forgiveness, eternal life, growth, new family, etc.) that they were motivated out of gratitude to give as much as they could (e.g. Scrooge - someone who eventually saw what he could be rescued from and responded with generosity; Lk. 7:47). This is the foundational motivation for *all* forms of Christian giving (e.g. O.T. Thank-Offering >> Rom. 12:1 >> Phil. 4:18). This is probably why Paul "bookends" the imperatives of the section from 2 Cor. 8:1 through 9:15 with grace.

(Rom. 12:1) I urge you therefore, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship.

(Phil. 4:18) But I have received everything in full, and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God.

Attitudes toward giving under grace vs. under law

- **Acceptance before God**

Under Law: *"I give in order to be accepted by God."* This motive is characteristic of other religions. They usually make giving one of the good works by which we earn God's acceptance (e.g. Islam: alms as one of 5 pillars; Catholic indulgences and masses for the dead today). In other words, we give in order to be accepted by God.

e.g. INDULGENCES in the medieval Catholic church...

Medieval people had a very real dread of the period of punishment they faced in purgatory... The church taught that before they reached heaven they had to be cleansed of every sin committed in mortal life and they feared purgatory's pains. Indulgences were a way of shortening the punishment in purgatory. Luther and others charged that indulgences turned men away from God's forgiveness.

John Hus and others (e.g. John of Wesel) rejected the notion that giving could secure God's favor. They were persecuted (in Hus' case, burnt at the stake) for opposing the sale of indulgences and other unbiblical practices.

Under grace: *"I give BECAUSE I have been accepted by God."*

- **Duty vs. Privilege**

Under Law: *"My giving is a duty which I resent."* This is the natural consequence of a works-righteousness mentality.

Under grace: *"My giving is a privilege which I enjoy."*

- **Amount Given**

Under Law: *"I give the least I can to keep God and others off my back."* Stinginess always flows from law-living. Warning signs include hearing yourself ask AND focus on, "What's the **right** amount to give?" "I don't want to be irresponsible toward my obligations to the family!" C.S. Lewis gave about two-thirds of his income away. (introduction to *Letters to an American Lady*).

Under grace: *"I give as much I can to express my gratitude to God for his love."*

Qualification: Many Christians misinterpret or misapply 2 Cor. 9:7 (Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.) Misinterpretations include the following ideas:

- *It is wrong for us to call on or remind each other as Christians to make giving commitments.*

Response: This isn't Paul's point—he called on them to give in 1Cor. 16 and he reminds them to give in this very passage!

- *We should not give if we do not feel generous.*

Response: My sin-nature does not naturally desire generosity toward the things of God. Paul's point is that God wants us to give with the right attitude. We should give voluntarily and cheerfully because we are the recipients of God's lavish grace. If I find that I am viewing giving as a distasteful duty which I do only grudgingly, the answer isn't to stop giving. It is to change my perspective and attitude by prayerfully reflecting on how much God has blessed me and how much the world needs Him (spiritually and materially). Then I can step out in faith (sometimes in spite of lingering negative feelings) and give in response to His grace.

The second biblical principle of financial giving is...

2. Christians Are Stewards (Read 2 Cor. 8:5)

Paul emphasizes that the Macedonians "first . . . gave themselves to the Lord . . ." They recognized that their entire lives belonged to the Lord and *then* were generous with their money. Often times the stingy person has not given himself completely to the Lord.

Ron Blue defines stewardship as "the use of God-given resources for the accomplishment of God-given goals."¹

(Rev. 5:12) saying with a loud voice, "Worthy is the Lamb that was slain to receive power and riches and wisdom and might and honor and glory and blessing."

The Lord is worthy of our commitment. Our stewardship should be our response to what he's done on our behalf.

Paul urges this type of commitment in Romans...

(Romans 12:1) I urge you therefore, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship.

Giving should be an expression of our identity as God's stewards. When the biblical affirmation of private property (Acts 5:4; 2 Thes. 3:12) is not tempered by this truth, the result is autonomous materialism.

Biblical implications of stewardship

- *Everything we have is God's and not ours.*

(Psa. 24:1) The earth is the LORD'S, and all it contains, the world, and those who dwell in it.

(1 Cor. 4:7) For who regards you as superior? And what do you have that you did not receive? But if you did receive it, why do you boast as if you had not received it?

NOTE: The matter of stewardship extends to spiritual gifts, family, and all earthly possessions.

- *We should manage God's money to advance his kingdom.* We are stewards of God's money; everything we have is to be held in trust to advance his kingdom. We should be ready to part with whatever is needed (Lk. 14:33), and we should find creative ways to serve God financially (Lk. 16:9).

(Luke 14:33) So therefore, no one of you can be My disciple who does not give up all his own possessions.

(Luke 16:9-11) And I say to you, make friends for yourselves by means of the mammon (money) of unrighteousness; that when it fails, they may receive you into the eternal dwellings. 10 "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. 11 "If therefore you have not been faithful in the use of unrighteous mammon (money), who will entrust the true riches to you?

¹ Ron Blue, *Master Your Money* (New York: Thomas Nelson, 1997), p. 23.
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The context of this passage is the parable of the unrighteous steward. Jesus makes the point that one can use temporal resources to advance God's kingdom.

- *We will give an account to God for how we spent his money.*

(Mat. 25:19, 21) Now after a long time the master of those slaves came and settled accounts with them...21 "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.'

(1 Cor. 3:13) ...each man's work will become evident; for the day will show it, because it is to be revealed with fire; and the fire itself will test the quality of each man's work

(Rom. 14:12) So then each one of us shall give account of himself to God.

- **Work heartily as unto the Lord! (Col. 3:22)**

Attitudes toward giving as an owner vs. as a steward

As stewards, God has all the rights; we have all the responsibilities. There are key distinctions to know and understand:

A. Owners ask "How much of my money will I give to God?"

Stewards ask "How much of God's money will I keep for myself?"

It is appropriate for the steward to have enough to live on and provide for his family-- but never to live luxuriously while the owner's affairs are neglected. Yet statistics reveal that as most Christians' income goes up, their percentage of giving goes down.

B. Owners ask when purchasing "things"—"Will I enjoy this?" and (sometimes) "Can I afford it?" or "Can I make the monthly payment?"

This mentality often results in big debt with the availability of consumer credit. A substantial debt burden often limits a Christian's ability to give and/or minister more. Married couples cite money issues as one of the most common reasons for marital problems.

Stewards ask "How will this purchase affect my ability to advance God's purposes?"

Certainly, being able to afford something is a necessary but not sufficient reason for buying something.

Things to consider:

- *There are the needs of other Christians to consider. (see 8:13-15)*
- *The needs of those who don't know Christ (spiritual and physical; here and abroad).*

- *We have the chance to lead by example.*

We may give up an affordable purchase so that we would not tempt others who don't have the financial means to live at the same level.

We should also consider the affect that our purchases have on shaping our children's perspective on materialism.

We should consider our motivation in providing for our children. Our society tells us that we are good parents if we give the "best" stuff to our children, but we must realize that we are teaching them to derive their identity from what they own. They feel better about themselves because they wear the right label. We shouldn't want our kids to grow up thinking that way. When we give all "the best" to our kids, rather than providing them freedom and a good self image, we enslave them to the opinions of others.

These considerations are why stewards are committed to spending less than they make.

When we live with a grace-motivated attitude and a steward mentality, we are able to enjoy our giving and the possessions and pleasures God grants us.

(1 Chr. 29:6-22) Then the rulers of the fathers' households, and the princes of the tribes of Israel, and the commanders of thousands and of hundreds, with the overseers over the king's work, offered willingly; (7) and for the service for the house of God they gave 5,000 talents and 10,000 darics of gold, and 10,000 talents of silver, and 18,000 talents of brass, and 100,000 talents of iron. (8) And whoever possessed precious stones gave them to the treasury of the house of the LORD, in care of Jehiel the Gershonite. (9) Then the people rejoiced because they had offered so willingly, for they made their offering to the LORD with a whole heart, and King David also rejoiced greatly. (10) So David blessed the LORD in the sight of all the assembly; and David said, "Blessed art Thou, O LORD God of Israel our father, forever and ever . . . (12) Both riches and honor come from Thee, and Thou dost rule over all, and in Thy hand is power and might; and it lies in Thy hand to make great, and to strengthen everyone . . . (14) For all things come from Thee, and from Thy hand we have given Thee . . . (16) and all is Thine . . . (20) And all the assembly blessed the LORD, the God of their fathers, and bowed low and did homage to the LORD and to the king. (21) And on the next day they made sacrifices to the LORD and offered burnt offerings to the LORD, 1,000 bulls, 1,000 rams and 1,000 lambs, with their libations and sacrifices in abundance for all Israel. (22) So they ate and drank that day before the LORD with great gladness . . .

C. Owners say "My finances and giving are my private business." They tend to resent questions or challenges from others in this area as intrusive.

Stewards say "I will seek wise counsel so I can be faithful with God's resources."

Instead of viewing our finances and giving as our private business, we will begin (as with all important decisions) to see what God's Word says about it, and ask counsel from other more mature Christians (light from Word; unforeseen implications).

Each of us is ultimately responsible for the use of our finances. Therefore we should approach financial decisions with a spiritual perspective and with sobriety. If we find ourselves troubled in this area, we may need to ask ourselves if we have truly given ourselves fully to God as in Romans 12:1 and 2 Cor. 8:5.

3. Our financial giving is an index of our spiritual vitality and maturity (2 Cor. 8:7).

How would you respond to someone who insists they are spiritually mature because they tithe despite the fact that they don't know the Word, rarely pray, and aren't in fellowship? We recognize that the absence of any one of these robs us of spiritual vitality. We need to recognize also, that the absence of a sacrificial giving ministry robs us of spiritual vitality.

(Luke 12:34) For where your treasure is, there will your heart be also.

Xenos Christian Fellowship has had the opposite problem historically: For example one might say, "Since I know some scripture and I'm busy with God's work, I am spiritually mature even though I don't give sacrificially." Paul's point in 2 Cor. 8:7 is that *giving is just as much a part of the profile of spiritual maturity* as the other things they boasted about.

(Ron Blue) "Your checkbook reveals all that you really believe about stewardship . . . A person who has been a Christian for even a short while can fake prayer, Bible study, evangelism, going to church, but he can't fake what his checkbook reveals. Maybe that is why so many of us are so secretive about our personal finances."²

Application:

- *This is why we require [Servant Team](#) members to demonstrate a record of consistent and generous giving.*

(1 Tim. 3:3,8) [Elders must be] . . . free from the love of money . . . (8) Deacons likewise must be men of dignity . . .

At Xenos, Elders are required to give a minimum of 10% to the general fund. Servant Team members (our deacons) are required to join the Fiscal Support Team and give at least 5% of their income. We want to see a proven example of giving in our leaders, just as we do in other areas (e.g., biblical knowledge, ministry, etc.). We believe leaders who are able should demonstrate their freedom from the love of money through consistent giving.³

- *We should talk about this area with one another and in our discipleship work. It should not be "off limits" like it is in the world. The [GIFT Ministry](#) (Generous Investment in Future Treasures) can assist you with budget management so that you can better steward your own resources.*

² Ron Blue, *Master Your Money* (New York; Thomas Nelson, 1997) p. 20,21.

³ Leaders whose life situation makes it impossible to give at these levels are waived from meeting this requirement.

4. Give according to what you have (Read 2 Cor 8:12).

Because our financial situations vary widely according to many factors (earning power, family size, previous money management, etc.), it is impossible and unscriptural to set a monetary standard for what constitutes significant giving. God sets a different standard. 2 Cor. 8:12 says it is our readiness to give, not the amount we give, that God prizes. It is our willingness to sacrifice for him that pleases God more than the actual amount. This is what Ron Blue calls the "could give" level. This is why Paul holds up the Macedonians as models, just as Jesus holds up the widow in Mk. 12:41-44. We may give significantly no matter how little we may have.

(Mark 12:41-44) And He sat down opposite the treasury, and began observing how the multitude were putting money into the treasury; and many rich people were putting in large sums. (42) And a poor widow came and put in two small copper coins, which amount to a cent. (43) And calling His disciples to Him, He said to them, "Truly I say to you, this poor widow put in more than all the contributors to the treasury; (44) for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on."

(Oswald Sanders) "This is. . . the new mathematics, the arithmetic of heaven. God estimates our gifts not so much by their financial value, as by the sacrifice involved, the love that accompanies it, and the amount that is left. The supreme value of the widow's gift lay in the fact that she `out of her poverty, put in all she owned, all she had to live on' - while the others gave `out of their surplus' (Mk. 12:44). Here is a searching test of our giving, but that incident should greatly encourage those who have only a little to give, but give it gladly."⁴

Application: What does it look like to give according to what you have?

A. Start giving now.

Many Christians do not give because they think what they can afford to give right now is so small it doesn't matter (e.g. students; adults digging out of debt: "I'll wait until I'm making more, get out of debt, fund my retirement, etc., then I'll start giving.").

However, unless we take specific measures, we will tend to spend our disposable income on ourselves, whatever it is. Those who do not start giving when they have little left never seem to have anything but little left!

Even if the amount can only be very small initially, establishing this habit will begin to bring you joy and motivate you to get in a position to be able to give more.

B. Choose an amount that affects your lifestyle.

If you can't feel it, it isn't sacrificial--and this is a reflection of our view of God. This is why God rebuked Israel for only offering crippled animals (Mal. 1:6-14). They weren't really thanking God; they were going through a tokenistic religious show. Remember

⁴ Oswald Sanders, *Enjoying Intimacy With God* (Chicago: Moody Press, 1980), p. 155.

too that in giving the "best" of the flock that they exercised faith, trusting God to provide more.

(Mal. 1:6-14) "'A son honors his father, and a servant his master. Then if I am a father, where is My honor? And if I am a master, where is My respect?' says the LORD of hosts to you, O priests who despise My name. But you say, 'How have we despised Thy name?' (7) You are presenting defiled food upon My altar. But you say, 'How have we defiled Thee?' In that you say, 'The table of the LORD is to be despised.' (8) But when you present the blind for sacrifice, is it not evil? And when you present the lame and sick, is it not evil? Why not offer it to your governor? Would he be pleased with you? Or would he receive you kindly?" says the LORD of hosts. (9) "But now will you not entreat God's favor, that He may be gracious to us? With such an offering on your part, will He receive any of you kindly?" says the LORD of hosts. (10) "Oh that there were one among you who would shut the gates, that you might not uselessly kindle fire on My altar! I am not pleased with you," says the LORD of hosts, "nor will I accept an offering from you. (11) For from the rising of the sun, even to its setting, My name will be great among the nations, and in every place incense is going to be offered to My name, and a grain offering that is pure; for My name will be great among the nations," says the LORD of hosts. (12) "But you are profaning it, in that you say, 'The table of the Lord is defiled, and as for its fruit, its food is to be despised.' (13) You also say, 'My, how tiresome it is!' And you disdainfully sniff at it," says the LORD of hosts, "and you bring what was taken by robbery, and what is lame or sick; so you bring the offering! Should I receive that from your hand?" says the LORD. (14) "But cursed be the swindler who has a male in his flock, and vows it, but sacrifices a blemished animal to the Lord, for I am a great King," says the LORD of hosts, "and My name is feared among the nations."

An excellent mindset to have is that you want to live NOW in such a way that if the Lord called you to full-time ministry, you could do it.

Although the tithe is no longer in force, 10% is a good rule of thumb and feasible for many of us as a starting point. We can give that off the top, and then if we prosper more at the end of the month/year, we can give more. Certainly, since the tithe was given under the Law, grace should out-produce the Law in its giving!

Make this a matter of family discussion. Parents shouldn't automatically answer kids' financial requests with "We can't afford it." Rather, we should say, "We could do/buy that--but we have chosen not to so we can serve the Lord and others . . . or because we would have to work so much more that we couldn't spend enough time with you as a family."

C. Incorporate your giving as a definite part of your budget.

Give "off the top" (like our bills) at the beginning of the month, pay-period, etc. (Prov. 3:9; 1 Cor. 16:2). Do not view your giving commitment as disposable income, but rather like your rent/mortgage, food and utility bills, etc. "Wants" should always wait until this commitment has been honored.

(Prov. 3:9) Honor the LORD from your wealth, and from the first of all your produce . . .

(1 Cor. 16:2) On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come.

Giving sporadically according to dramatic needs is inadequate, because ministry needs are very regular. Big needs require financial preparation. Church leaders need to plan financially, which requires regular income. Our giving will also be lower than if we commit ourselves to a regular amount. This is Paul's point in 9:5—good giving intentions are often sabotaged by covetousness.

The **Xenos Pledge Program** facilitates this: signed commitment, reminder, accountability.

Qualification: *It is not a blood-oath--we can revise it if we run into financial trouble.* But try to be faithful to this commitment even when unexpected needs arise (unless impossible). This gives God the opportunity to show you his faithfulness (PERSONAL EXAMPLES).

Some may object to a pledge with the statement, "But it seems so impersonal." But the Bible insists that we can and should give regularly *and* with the right heart attitude, just like we should assemble with other Christians regularly *and* with the proper attitude (Heb. 10:24,25). If you give regularly but heartlessly, the solution is not to cease giving, but to get before God and change your heart! Those who wait until their heart attitude is right to start regular giving never seem to get there.

“What about windfalls (bonuses; gifts; inheritances)?” Unless we plan in advance how we will deal with unexpected income, our flesh just takes over and we will spend it selfishly. We must remember that financial abundance is not necessarily a blessing and in fact, may lead to one's spiritual demise. On the other hand we could bless others with our riches and receive a blessing from God.

Shouldn't we expect to give more than 10% of windfalls?

“What about faith giving?” Individuals are free to give even "beyond their ability" if they believe God wants them to and can trust him to meet their financial needs in extraordinary ways. The Macedonians did this (8:3), and Paul holds them up as an example much like Jesus did the widow. If you choose to do this, you should accept full responsibility for the outcome and look to the Lord for your help, not expecting other Christians to make up the short-fall.

5. The needs of others should have a moral bearing on our finances (Read 2 Cor. 8:13-15).

"Equality" here means that every Christian has sufficient resources. God gives me an excess of money (in part) so I can make up for the lack of another Christian (Eph. 4:28). The situation may well be reversed at another time. God has a special concern for the poor (Prov. 14:31).

(Eph. 4:28) Let him who steals steal no longer; but rather let him labor, performing with his own hands what is good, in order that he may have something to share with him who has need.

(Gal. 6:10) So then, while we have opportunity, let us do good to all men, and especially to those who are of the household of the faith.

(Prov. 14:31) He who oppresses the poor reproaches his Maker, but he who is gracious to the needy honors Him.

- This passage teaches that *we have no right to hoard money or possessions when we are aware of others in legitimate need.* This is an implication and application of stewardship. This principle applies to the Body of Christ, since we are the family of God and brothers and sisters of each other--and also to the non-Christian poor.

What would you think of a father who spent all his paycheck on golfing when his wife and children were going hungry and ill-clothed? His right to spend it on himself is limited by the needs of his family.

Some Christian professionals believe that their witness to their peers would be damaged if they lived a simple life-style. They fear that secular peers will think they are weird. Why not answer that they have better things to do with their money, realizing the significant needs of others.

Qualification: We should not let lazy Christians take advantage of the generosity of others. Instead, we should confront them about their irresponsibility, call on them to pull their share of the load, and even excommunicate them if they persist.

(2 Thess. 3:6-12) Now we command you, brethren, in the name of our Lord Jesus Christ, that you keep aloof from every brother who leads an unruly life and not according to the tradition which you received from us. (7) For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, (8) nor did we eat anyone's bread without paying for it, but with labor and hardship we kept working night and day so that we might not be a burden to any of you; (9) not because we do not have the right to this, but in order to offer ourselves as a model for you, that you might follow our example. (10) For even when we were with you, we used to give you this order: if anyone will not work, neither let him eat. (11) For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. (12) Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread.

(1 Tim. 5:8,16) But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever . . . (16) If any woman who is a believer has dependent widows, let her assist them, and let not the church be burdened, so that it may assist those who are widows indeed.

Acts 4:32-35 teaches charity on a local level. 2 Cor. 8:13-15 also applies it on an extra-local level. Passages like Gal. 6:10 remind us that we also should help non-Christians who are poor (although the Christian poor take priority).

Application:

A. *Simple Lifestyle*

Because of the obvious and ongoing need of other Christians locally and globally, this principle of generosity argues for a *simple lifestyle*.

Definition: A simple lifestyle involves *choosing to live well within your means so that as God prospers you in your earning power, you can give more and more (proportionately) to his purposes.* (RALPH WINTER'S "WARTIME LIFESTYLE" from *Perspectives on the World Christian Movement* Chapter 84). Compare Ronald Sider's "graduated tithing"⁵ to Ron Blue's "get rich slowly"⁶ approach. Blue contradicts Paul's warning in 1 Tim. 6:9.

If you allow your spending habits to increase proportionately to your income, then it will be very difficult for you to take advantage of ministry opportunities which require a smaller income. But if you learn to live simply, you will be able to take advantage of these opportunities. There are many examples of people who have done this in the church.

This applies to DINKS (Dual Income, No Kids) as well. If you unnecessarily put yourself in a position that requires both incomes, even when beginning to have children, the integrity of your family and your walk with God may be compromised.

Qualification: *Some people due to their job situations are unable to hold the family together financially without both spouses working.* However, even they should review their expenses and see possible unnecessary expenditures. Again, the [GIFT Ministry](#) (Generous Investment in Future Treasures) may help people in this situation.

B. *Learn the plight of the poor.*

Many of us never associate with the poor and therefore don't have any appreciation for their struggles. Here are a few ways we can learn how the other half lives:

- Volunteer for Urban Concern or the west side Youth For Christ ministry
- Read books by Ron Sider, John Perkins and other authors who write about poverty
- Go on a short term missions trip
- Stay on top of the news

C. *Xenos General Fund supports Urban Concern, missions and other ministries to the poor.*

You can also direct United Way funds to U.C. Your personal Xenos missions giving gets at this to some degree. Other organizations like World Vision, Samaritan's Purse, and Compassion International enable you to help support a child. Before you give to an organization, check it out for integrity, amount of overhead, etc.

D. Be a good steward of your abilities – don't be underemployed (Prov 6). We're thinking here, for example, of the college student who justifies laziness in work and school by citing spiritual priorities.

⁵ Ron Sider, *Rich Christians in an Age of Hunger* (W. Publishing Group, 1997, p. 187 ff.

⁶ Ron Blue, *Master Your Money* (Nashville, Tennessee: Thomas Nelson, 1997), p. 141.

(Proverbs 6:6-11) Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest. 9 How long will you lie there, you sluggard? When will you get up from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest—11 and poverty will come on you like a bandit and scarcity like an armed man.

6. God abundantly blesses the gracious giver (Read 2 Cor. 9:6,8-14).

(2 Cor. 9: 6ff, 8-14) Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully... {8} And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed; {9} as it is written, "HE SCATTERED ABROAD, HE GAVE TO THE POOR, HIS RIGHTEOUSNESS ABIDES FOREVER." {10} Now 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 everything for all liberality, which through us is producing thanksgiving to God. {12} For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God. {13} Because of the proof given by this ministry they will glorify God for your obedience to your confession of the gospel of Christ, and for the liberality of your contribution to them and to all, {14} while they also, by prayer on your behalf, yearn for you because of the surpassing grace of God in you.

This principle has been so abused by "**Health and Wealth**" preachers that many Christians have "thrown the baby out with the bath water." Religious hucksters misapply 2 Corinthians 9:6 as an incentive to give in order to get rich, thus violating 1 Tim. 6:5-10. But Paul undeniably teaches in this passage that godly financial giving *does* result in blessing to the giver, and the more bountifully we sow, the more bountifully we will reap. He clearly holds this out as an incentive to give.

What will we reap?

A. *We may reap increased financial resources to enable us to give more (vs 10a).*

God may bless us financially if we give bountifully. Other New Testament passages teach this (Lk. 6:38; Mk. 10:28-30; Matt. 6:33; Phil. 4:18,19). Of course, this may not mean staggering wealth. Neither are we to hoard this, but rather continue to be a "conduit" to bless others. Vs 8 and 11a seem to broaden this promise out to include every kind of needed resource ("everything").

B. *We will reap increased effectiveness for God (vs 10b).*

This phrase is difficult to interpret. It may mean we will reap the privilege of greater involvement and results in God's work. Faithfulness in money matters allows God to entrust us with greater ministry opportunities.

(Luke 16:9-11)** And I say to you, make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings. (10) He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. (11) If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you?

Christ shows that we cannot "compensate" for poor giving by other forms of ministry. Rather, he clearly states that money is a "very little thing" in his view. If we don't handle it appropriately, what indication is there we'll be good stewards of "true riches"—like unsaved people, that he would like to place in our lives?

(Acts 4:32-34) And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own; but all things were common property to them. (33) And with great power the apostles were giving witness to the resurrection of the Lord Jesus, and abundant grace was upon them all. (34) For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales,

If we want to have eternal impact on people's lives through evangelism and discipleship, first look to this area.

C. We will reap the privilege of seeing others affected for Christ (vs 11b-13).

It is a wonderful thing to see that God has worked through you to bless other people (bringing friend to Christ; discipling those who are now solid workers for Christ; providing these classes; missions fruit; Urban Concern kids; Xenos baptisms. Because of salaries & facilities, many of these ministries thrive and grow; Xenos' future growth because of increased new facilities (Main Campus; Campus Bible Study; new Youth Building).

D. We will reap increased friends who love us and pray for us (vs 14).

Paul greatly valued this, and we should, too.

E. We will reap increased eternal reward (1 Tim. 6:19).

God will point out the people reached (in part) through your giving to missions, etc.-- and praise/reward you for it!

(1 Tim. 6:17-19) Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. (18) Instruct them to do good, to be rich in good works, to be generous and ready to share, (19) storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.**

Note: The Corinthians evidently responded to Paul's exhortation (see Rom. 15:26,27).

7. Our first responsibility is to support our local church.

There is a moral obligation to support those from whom you regularly benefit spiritually (contra GIVING BOYCOTT if one doesn't agree with a particular leadership decision).

(Gal. 6:6) And let the one who is taught the word share all good things with him who teaches.

(1 Tim. 5:17,18) Let the elders who rule well be considered worthy of double honor, especially those who work hard at preaching and teaching. (18) For the Scripture says, "YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING," and "The laborer is worthy of his wages."

Application:

A. Voluntary Pledge Program & Fiscal Support Team: *We would like to see all Christian Ministry students make a pledge each year and join the Fiscal Support Team. Now is the time to get in the habit of regular giving!*

Xenos is a large church with scores of employees. Like everyone else, our staff depends on their salaries to support their family. Many of our employees left well-paying jobs in the secular world and took a substantial reduction in pay to work for us. Our leadership appreciates the need to plan responsibly for them and for the church as a whole.

In the old days, when we had two paid staff members, we could fly by the seat of our pants! Today, we use a pledge program to get the best estimate we can of the amount of funding we will have to work with each year. This provides some reassurance for our staff and helps us finish the initiatives that we start.

Pledging is a voluntary commitment to give a certain amount over the course of a year. It involves signing a pledge card that states how much you would like to give. Pledge cards are available at the welcome center. You can also pledge online at <http://www.xenos.org/aboutxenos/pledge.htm>.

When you pledge, our accounting department will send you quarterly updates on the amount you've given throughout the year. To help you follow through on your pledge, you will also receive a reminder if you fall behind. Your pledge is not a blood oath—if you need to increase or decrease your pledge during the year, contact us and we'll change the amount.

The Fiscal Support Team (FST) is a group of consistent givers in our church who have a say in how our resources are spent. Joining is voluntary. Members agree to give 5% or more of their income. We feel 5% is low, but this amount allows team members to give to missionaries and other causes outside of Xenos.

FST members attend a yearly retreat to consider new ministry initiatives for the coming year. At the retreat, leaders in Xenos propose different ways the church could spend available funds. Members of the FST vote on these proposals and determine which ones will be approved. This is very unusual practice, but we feel people committed to supporting this ministry should have a say in how the money is spent.

People who serve on the FST love it! We heartily recommend that you join the team and attend our next retreat!

B. Humanitarian Aid and Development Fund: People are often reluctant to give to charitable organizations because they aren't sure what happens to the money. The Xenos Humanitarian Aid fund directs 100% of donations directly to organizations outside our church

that leaders in Xenos have deemed to be trustworthy. We have personally visited many of these ministries and recognize the quality of the work they are doing.

C. Missions: Part of your pledge to Xenos' general fund is used to support our missionaries. You can (and should) also give directly to specific missionaries through WorldTeam.

D. Xenos Building Fund: Xenos recently completed a building campaign to raise funds for three important projects: the Café (an addition to our main campus facility that will allow us to plant new spheres), the North Campus project (this will be the new home of our college ministry and eventually several adult spheres), and Harambee Christian School (this will serve as the hub of Urban Concern's ministry in South Linden). It's not too late to help us fund the construction of these facilities! We invite you to have a say in the future of this fellowship's ministry by beginning, extending and/or increasing your pledge to our building campaign.

To make a pledge to the General Fund, Humanitarian Aid & Development Fund or Building Fund, contact Alan Burkholder. If you want to support one of our missionaries, contact Melissa Harvin. Both Alan and Melissa can be reached at the Xenos office: (614) 823-6500.

Memory Verses

2 Cor. 8:7* - Consistent, sacrificial giving is a non-optional component of spiritual vitality and maturity. We cannot be true disciples of Christ without this.

2 Cor. 9:6-11** - God blesses bountiful financial giving in a variety of ways.

1 Cor. 16:2* - Our financial giving should be regular and consistent.

Assignment

Respond to questions on the handout entitled *Discerning Materialism*.