Do you want to receive God's blessing?

Do you want to have financial security?

Learn how God's economy works!

God promises to provide all the needs of a faithful and true Christian!

There are lots of promises in God's Word that say this very clearly:

Jesus said:

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. *Matthew* 6:31-33

The apostle Paul said:

31 What then shall we say to these things? If God is for us, who can be against us? 32 He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?

Romans 8:31-32

The old psalmist said:

₂₅I have been young, and now am old, yet I have not seen the righteous forsaken or his children begging for bread.

₂₆He is ever lending generously, and his children become a blessing.

Psalm 37:25-26

So we see that God takes care of his own.

Did you know that all the good things we have were given to us by God? God is the source of everything that is really good!

Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change.

James 1:17

That is true **financial security!** Nowadays people talk a lot about how to achieve financial security, but this is a deception: without God there is no financial security!

13 Come now, you who say, "Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit"— 14 yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes.

James 4:13-14

Jesus tells about a man who thought he had achieved financial security without God:

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." *Luke 12:16-21*

"I really want that financial security!
I want God to bless me! How can I
be that faithful and true Christian so
that God will provide for my needs?"

The Christian who fully receives God's blessings understands certain Biblical principles and puts them into practice in his daily life:

I. Money and material things shouldn't occupy our attention. Instead we should fix our eyes on the things that really matter.

Jesus said:

Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions. *Luke 12:15*

But in this world the message we hear everywhere and every day is just the opposite: that our life does consist in the abundance of our possessions! But that is a deception.

By this I am not trying to say that we should seek to be poor or that we should be satisfied with poverty: certainly not! But our attitude should be like the prayer of Agur son of Jakeh:

Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the LORD?" or lest I be poor and steal and profane the name of my God.

Proverbs 30:8-9

Jesus makes it clear that true riches are found somewhere



else:

po 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.

Matthew 6:19-21

2

Do you want to win the lottery?

Every once in a while do you buy a ticket just on the off chance? Not me! I don't want to win the lottery! Why not? I just don't want to complicate my life!

Did you know that studies have been done of people who have won the lottery, and the majority of them end up in a worse situation than before they won it?* Why? It's very simple: they think they're rich, and they start spending money like it will never run out. Also, all their friends and relatives start begging them to share with them, and they find friends they never knew they had!

Worse yet, they think the money will solve all their problems. One time on television I saw a lady who had won \$54 million in the Florida lottery. They interviewed her on TV, and she said, "I want everyone to know that I'm not married!" She was neither young nor pretty. I thought, "What a foolish woman! She'll be able to get married pretty quickly, but she won't like how it turns out!"



Maybe you are saying, "I wouldn't do that! I'd be smarter than that." But the Bible makes it clear that you and I are too weak to handle such a test, as we have seen in the preceding verses.

The root of the problem with the lottery is that it shows **the love of money** that 1 Timothy 6:10 talks

about (quoted below), which leads to sin. Another problem with the lottery is that God's pattern is that you should work to earn your living, instead of looking for ways to get rich quick without working, just like the apostle Paul says:

For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat.

2 Thessalonians 3:10

* Check out boston.com/yourlife/health/mental/ articles/2004/07/10/windfall not always a blessing psychologists say/ and http://www.ctvnews.ca/business/why-most-lottery-winners-end-up-losing-their-new-fortune-1.1211569 among many other articles on this subject. There it is: where is my treasure? What am I fixing my eyes on? The apostle Paul puts it in perspective:

thing 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 Timothy 6:7-10

Now notice: the root of evil is not money itself, but **the love of money**!

What God wants is that we be content with what he has given us! The apostle Paul understood this:

11 ... I have learned in whatever situation I am to be content. 12 I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. 13 I can do all things through him who strengthens me.

Philippians 4:11-13

- II. We have the responsibility to give back a part of what God has given us.
 - A. What attitude should we give with? With joy and generosity.

₆The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ₇Each one must give as he has decided in his heart, not reluctantly or under compulsion, for **God loves a cheerful giver**. ₈And 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.

2 Corinthians 9:6-8

And look at this case:

41 And he 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 the

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."

Mark 12:41-44

No one can show a better attitude than this poor widow! She gave out of her love for God, even if that left her with nothing!

Sometimes the Bible says things that to the world seem crazy:

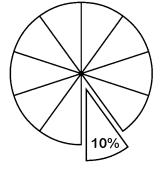
In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'

Acts 20:35

But as we learn to give, we see that this is very true.

B. How much should we give? At least the tithe.

The Bible makes it very clear that God wants us to give back to him at least the tithe, that is, 10% of all of our income. Over and above that, he wants us to give generously.



"But why do I have to give so much? Isn't the money that I earned by my own work my money, and can't I decide how much to give?" No, actually, it isn't your money. Everything we have really comes from God, as we saw above in James 1:17, and if we are Christians not even our own selves belong to us anymore, because Christ has bought us, liberating us from the power of sin:

19... You are not your own, 20 for you were bought with a price. So glorify God in your body.

1 Corinthians 6:19-20

We see in many parts of the Bible that the tithe is not optional, as we can see when God speaks in the book of Malachi:

⁸ Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your **tithes** and **contributions**. ⁹ You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰ Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹ I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts. ¹² Then all nations will call you blessed, for you will be a land of delight, says the LORD of hosts. *Malachi 3:8-12*

Some Christians think that the tithe was only for the Old Testament, and that in the New Testament we have the freedom to give more, or less, according to our own preferences. And some cite this teaching of Jesus:

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.

Matthew 23:23

But here Jesus is not saying that the tithe does not apply now, because he says, "These you ought to have done, without neglecting the others." The word "These" refers to "the weightier matters of the law: justice and mercy and faithfulness," but the words "the others" refer to the tithe! His only point is that "justice and mercy and faithfulness" are more important than the tithe. But he is affirming that we should indeed tithe.

All of us can and should tithe, whether we earn a little or a lot. Even in the very poorest churches, if there are only ten families, and if each family is tithing, they can at least pay the pastor the same salary that they are earning!

C. What should we be giving to?

The uses given in the Bible for tithes and offerings are basically the following five, approximately in order of priority, starting with the most important:

- 1. The support of Christian workers in the local church, especially those that work fulltime like pastors.
- 2. The support of other Christian workers, in particular missionaries who go to other parts of the country or of the world to plant churches where there are none.
- 3. Acts of mercy to those in need, not just within the church but also in the surrounding community.
- 4. Occasions for fellowship between the members of God's family, which is the church. (In the Bible the word "church" never refers to a building, but always to a congregation of Christians in a particular place.)
- 5. The necessary operating expenses of the congregation, including its meeting place. These should have the last priority, and in the New Testament these are not really even mentioned, but quite often these come to have the highest priority in our churches today!

These uses are seen in many places in the Bible, both in the Old Testament and in the New, especially the first four.

1. Pastors

When we look at the support of Christian workers in the local church, especially pastors, it is clear that this use of the tithes and offerings should have first priority. We can see this both in the Old Testament and in the New.

The apostle Paul teaches about this in several places:

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

Galatians 6:6

₁₇Let the elders who rule well be considered worthy of double honor, especially those who labor in **preaching** and **teaching**. ₁₈For the Scripture says, "You shall not muzzle an ox when it treads out the grain," and, "The laborer deserves his wages." *1 Timothy 5:17-18*

₁₃Do 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? ₁₄In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.

1 Corinthians 9:13-14

The last passage is perhaps the clearest, and it also makes it clear that the pattern is the same in both Testaments: those who do God's work should be able to gain their living from the ministry, without having to take other jobs to earn their living. Here the apostle Paul puts the pastor in the same category as the priests and Levites in the Old Testament.

Missionaries

We can see the same pattern for missionaries like the apostle Paul himself. The church in Philippi in Macedonia was a very special church for him that supported him financially a number of times: Yet it was kind of you to share my trouble. 15 And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only. 16 Even in Thessalonica you sent me help for my needs once and again. 17 Not that I seek the gift, but I seek the fruit that increases to your credit.* 18 I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. 19 And my God will supply every need of yours according to his riches in glory in Christ Jesus.

Philippians 4:14-19

* Or I seek the profit that accrues to your account.

3. Mercy

As for acts of mercy, in many passages in the Old Testament we see that an important use of the tithes was to help those in need, as in this one:

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...

Deuteronomy 26:12

The fatherless and the widow were people who had no one to take care of them and feed them, so that they were dependent on the goodness of other people, and the sojourner (or foreigner) as well, because in many cases he would be a refugee because of war or disaster in his home country. The Levite, on the other hand, was a fulltime worker for the Lord, like the pastors of the New Testament.

In the New Testament we see that Christians continue to have the same responsibility:

Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world.

James 1:27

4. Fellowship

As for occasions for fellowship between Christian brothers and sisters, we see the pattern of the Law of Moses, in which one of the important uses of the tithe was to eat together and have a celebration for relatives and neighbors, especially those in need:

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. ... 26 ... And you shall eat there before the LORD your God and rejoice, you and your household. 27 And you shall not neglect the Levite who is within your towns, for he has no portion or inheritance with you.

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 14:22-29

In the New Testament we see the same idea in the church:

⁴⁶ And day by day, attending the temple together and breaking bread in their homes, they received their food with glad and generous hearts, ⁴⁷ praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved.

Acts 2:46-47

5. Expenses of the congregation

As far as the expenses of the congregation (or of the meeting place), God himself says:

Bring the full tithe into the storehouse, that there may be food in my house.

Malachi 3:10a

Every church has operating costs, and these must be paid so that the congregation may have a place to meet, but they shouldn't have the priority, the first four uses should, starting with paying the pastor!

Many times churches spend a large percentage of their money in the construction and maintenance of their physical plant, their building, instead of paying their pastor. But really it is better to meet in a rented or loaned location and pay the pastor, instead of having your own building and not paying him!

In the New Testament we see that generally the congregations met in the houses of their members (Rome: Romans 16:3-5, Corinth: Romans 16:23, Ephesus: 1 Corinthians 16:19, Colossae: Philemon 1:1-2), and we do not see a single example of a church that had its own building.

Profit to our account

In Philippians 4:14-19 that I quote above we saw that giving to the Lord's work brings blessings, and brings profit to our account (see the footnote), and brings the promise of God's provision. Many Christians like to quote verse 19, with its wonderful promise of God's provision, but it is important to see it in its context: this promise is for the ones who are contributing to the work of the Lord and his church!

But what if they misuse the money?

Some people will undoubtedly say "What if the church misuses the money I give? To that I want to say two things:

- 1) It is important that every Christian church have measures in place to make sure that no individual is tempted to misuse or steal money from the offerings. These measures should include very transparent handling of the money from the moment it is received until the moment it is spent, preferably verified by two or three people. Also they should prepare summary reports that explain how the church's money is spent, that are available for study. If your church does not have such measures, and is not willing to implement them, perhaps you should find another that does have them.
- 2) It is possible that you are just using this concern as an excuse not to give. But we don't have that option: the Bible commands us to give. And in the final analysis, God will bless you for your obedience to him, and not for the use the money is put to.

In Christian churches that follow the biblical pattern, no one will try to force you to tithe. No one will try to make sure that every member of the church is tithing. That is between you and God.

There are some churches that do require their members to tithe, and require them to prove that they are doing so. But this is not biblical: the tithe should be between you and God.

D. When it comes right down to it, why should we give?

There are four reasons, and they are all important:

1. We should give because God commands it.

We have seen this in many of the passages above.

2. We should give to receive God's blessing in our personal lives.

We have also seen this in several of the passages above, such as: Matthew 6:33, 2 Corinthians 9:6-8, and Malachi 3:10-12. But this is one of the clearest:

...give, and it will be given to you.

Good measure,



pressed down,



shaken together,



running over, will be put into your lap. For with the measure you use it will be measured back to you. *Luke 6:38*



God's Math

My salary - 10% = More???

You may say, "I don't understand this. If the money I make now doesn't cover my expenses, how will it be better with only 90% of that?" I do understand math: I have a bachelor's degree in mathematics. But I assure you that this is not a mathematical question: it is a question of God and his promise. He is owner of everything, and he does provide.

I have seen it many times, in my own personal life and in the lives of many other people: If we obey God in this part of our life, he blesses us, but if we keep back the part that belongs to him in this area, we are always going to have financial problems.

The same thing happens with churches: The church that gives out of its funds for mission work and evangelism so that the gospel can be spread throughout the world receives blessings and grows. But the church that says, "We don't even have enough, or we barely have enough, for our expenses, so we can't give to missions yet", that church keeps on having financial struggles, and doesn't grow. I have seen it time after time.

That is how God's economy works!

"Why should we pay the pastor a fulltime salary when he only works one hour a week?"

There really are people who think this, but they don't understand what is involved in the job of pastoring a church. They only see him one hour each week when he gets up to preach the sermon on Sunday, so they think he only works that hour. But they aren't even thinking about the time needed to prepare a sermon that is well done and is biblical. Nor are they thinking about all the other responsibilities a pastor has who takes his job seriously.

When a pastor preaches on any given Sunday, he doesn't just pick a passage, read it once, and preach the message of the passage without any more preparation. A sermon requires hours of preparation. Do you know how much time is needed to prepare a half-hour sermon? I'm talking about an effective sermon, one that impacts the hearts of the listeners with the truths of the Word of God. The average is about 16 hours! That is, two full working days, 40% of a work week!

This time includes hours of prayer that the Holy Spirit will give him good understanding of the passage and the message that he has for his people, a detailed study of the passage and of related passages, study of commentaries on the passage, etc.

And that is only one of the responsibilities of a pastor. He has many others:

- Teaching God's Word in other meetings throughout the week, such as home Bible studies
- Visiting the sick of the congregation
- Spending time in prayer for and with members of the congregation
- Discipling the members in the Word and the Christian life
- Counseling of members and others who request it
- Personal evangelism to bring more people into the Kingdom of God, and training of members to do this also
- Administrative responsibilities in the church

So a pastor has many responsibilities, enough to fill all of his time. Very few pastors work only 40 hours a week!

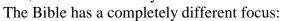
And as it says in 1 Timothy 5:17-18 that we saw above, "The laborer deserves his wages." And those wages come only from the tithes and the offerings of the members of his church.

3. We should give out of love and gratitude to God, because he has given us all things, and provides for our needs.

As we already saw in Romans 8:32, God "...did not spare his own Son but gave him up for us all..." That should give every Christian a profound attitude of gratitude to God, and the desire to obey him and thank him, and to give back to him the little that he requires. Why? Because he has saved me from the punishment I deserved for my sins, and has prepared a home for me forever in heaven.

The "Prosperity Gospel"? No!

I am not preaching here the "Prosperity Gospel." Some people teach that if we tithe, God will make us quite rich. The Bible does not teach that! On the contrary, the Bible teaches that we should not fix our eyes on getting rich, as we have already seen in the verses above.



1 If then you have been raised with Christ, seek the things that are above, where Christ is, seated at the right hand of God. 2 Set your minds on things that are above, not on things that are on earth.

Colossians 3:1-2

This world is not even our home, but we are **citizens of heaven** (Philippians 3:20) and **strangers and exiles on the earth** (Hebrews 11:13).

But God will supply our every need (Philippians 4:19) and even more, and will pour down his blessing (Malachi 3:10) in all aspects of our lives.

Did you know that the non-Christian does not have any responsibility to tithe? This is something that is only for the Christian. Of course if a non-Christian decides to give to the church, probably his gift will not be rejected, but he probably will not really understand why Christians give to the church, and he may be thinking that doing so will gain him something with God. It won't gain him anything. Why not? Because our salvation does not depend on anything that we do, it is a gift from God. If someone doesn't have this salvation, he doesn't have anything. This is the wonderful message of the Gospel of Grace.

Salvation

First let's look at our own situation:

... for all have sinned and fall short of the glory of God, ...

Romans 3:23

It turns out that we are all sinners, and as a result of this, we fall short of the glory of God, we cannot approach God. Big problem! So what will happen to us? Let's see:

For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.

Romans 6:23

What do we deserve? We deserve death, just like Adam and Eve when they sinned in the garden. And not just physical death, but also spiritual death: We will all go to hell, suffering forever, if we don't belong to Jesus.

But here we also see the good news: Jesus died on the cross in our place, and rose again three days later, and because of that he will give us eternal life if we repent and receive him as our Savior.

Have you done that? If you haven't, do it now. If you don't know how, get in touch with me, or check the information at the end of this booklet. It is the most important thing you can do in your whole life.

So, we should give out of gratitude for all that God has given us, not just for the salvation purchased with the life of his son, but also for all the blessings God gives us every day, as we already saw in Matthew 6:31-33.

In the New Testament there is a beautiful example of this, that of the members of the churches in the province of Macedonia, to the north of Greece. In the following passage we see that the apostle Paul is writing to the church in Corinth, in the province of Achaia, the southern part of Greece, and he is speaking to them about the example of the Christians in Macedonia:

¹We want you to know, brothers and sisters, 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.

2 Corinthians 8:1-5



What a beautiful example! The churches of Macedonia he is talking about here were probably the church in Philippi and the church in Thessalonica. We already saw a little bit about the church in Philippi above, in Philippians 4:14-19.

Here Paul is taking up a collection for the mother church in Jerusalem, which is suffering great need, possibly during a period of famine. The churches of Macedonia have already contributed generously, and Paul is challenging the church in

Corinth to follow their example.

What does this passage teach us?

Verse 2: The churches in Macedonia were poorer than the church in Corinth, but in spite of that they had given generously even out of that poverty.

Verse 3: Those churches had given according to their financial means, and even beyond their means.

Verse 4: They felt that Paul was doing them a favor by letting them help the saints in Jerusalem, because they knew that the gospel of salvation had come to them from there.

Verse 5: And what they gave was not just money, but they had really dedicated their own lives to the Lord's service, and a natural part of that was their offering.

The Christians of Macedonia had the right attitude: It is a privilege to give, knowing what God has given us, and the blessings that our tithes and offerings can bring to others.

4. We should give because we know that without our tithes and offerings, the church will remain weak and unable to carry out its programs and ministries.

Bring the full tithe into the storehouse, that there may be food in my house.

Malachi 3:10a

Conclusion

But seek first the kingdom of God and his righteousness, and all these things will be added to you.

Matthew 6:33

...give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.

Luke 6:38

And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

Malachi 3:10b

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Summary of Biblical Principles about Money

- I. Money and material things shouldn't occupy our attention. Instead we should fix our eyes on the things that really matter.
- II. We have the responsibility to give back a part of what God has given us.
 - A. What attitude should we give with? With joy and generosity.
 - B. How much should we give? At least the tithe.
 - C. What should we be giving to?
 - 1. Pastors
 - 2. Missionaries
 - 3. Mercy
 - 4. Fellowship
 - 5. Expenses of the congregation
 - D. When it comes right down to it, why should we give?
 - 1. We should give because God commands it.
 - 2. We should give to receive God's blessing in our personal lives.
 - 3. We should give out of love and gratitude to God, because he has given us all things, and provides for our needs.
 - 4. We should give because we know that without our tithes and offerings, the church will remain weak and unable to carry out its programs and ministries.

All of the Bible quotations were taken from the English Standard Version (ESV).

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