

People are touchy about their money. They don't like to talk about it or be told what to do with it. They're usually that same way about their religion. So when it comes to giving money at church, people tend to have very strong feelings about it, to say the least.

This brochure considers this sensitive topic from the standpoint of the two key groups of "players":

- 1) The individuals giving their money, and
- 2) The churches or preachers receiving the money.

If both groups would follow God's New Testament rules "concerning giving and receiving," there would be better feelings and more Scriptural actions all the way around.

### *Abuses in "Receiving"*

We hear a lot of preaching directed at us in the first group trying to get us to give more. Have you noticed that the ones doing the preaching usually belong to the second group? Their motives are often questioned because they have a vested interest in how much we give. Frankly, if the churches and preachers would behave Biblically when it comes to *receiving* the money, they wouldn't have to worry nearly so much about us doing the giving. For instance:

Begging. Would God let His people go hungry? (Matt. 6:25-34; Psalm 37:25) Or can a preacher not do other work for a living if it comes to that? The apostle Paul did! (Acts 20:34-35; 2 Thess. 3:8-9; See Acts 18:3.) In fact, Paul even *refused money* when it would have provided grounds for petty accusations. (1 Cor. 9:1-14; 2 Thess. 3:9) What modern-day preacher has done *that*?! Paul made sure his supporters understood that 1) he was in no danger of starving, and 2) he wasn't begging. (Phil. 4:17) If there was any begging going on, it was by the ones giving! (2 Cor. 8:4)

Emotional pressure/"Blackmail". A famous preacher said God would take him away if he didn't raise a certain amount of money by a certain date.

To make someone rich. A preacher's wife once stated on TV that "the preacher ought to drive the nicest car in the congregation." Whatever happened to Biblical "equality"? (2 Corinthians 8:13-15)

At every service. Going to church should not be like going to the movies, where we pay admission whether we like the show or not.

**Let's beware overemphasizing the collection.**

### *Godly "Receiving": Four Principles*

1. From the saints. The Bible presents giving as a *Christian's* responsibility only. Visitors and non-members are exempt, unless they choose to give.

2. For the saints. There is no Bible example or statement of a church collecting money for non-Christians. (Abuses in the *use* of church money are discussed in much more detail in other material.)

3. To meet a need. "Need" in the Biblical sense refers to the lack of life's necessities, not the extras. We also have New Testament examples of paying for the spread of the gospel (preachers' and elders' salaries), so we infer that a church may collect money for other expenses related to teaching the gospel.

4. When the need arises. When a need is anticipated in the future (e.g., Acts 11:27-30), and in the case of on-going needs such as preachers' support, collections are to be taken *on Sunday*. (1 Cor. 16:1-2) When you consider the need for preachers both locally and worldwide, then think about occasional emergencies that arise, the need is always present.

In the Bible, both the need and the needy ones were identified before anyone was expected to give. The need was, in and of itself, both the motivation behind the giving, and the rationale for the receiving.

Many details regarding the collection are left up to our discretion - what type of container to use, at what point before, during or after the assembly to make the collection, how to keep records of it, where to store it, etc. For the sake of wisdom, we should respect people's privacy (anonymity) when they give (Matt. 6:1-4), and eliminate opportunity for theft, carelessness and suspicion whenever possible. (2 Corinthians 8:20-21)

### *Failures in "Giving"*

Some might say the primary failure comes when we don't give enough. But stinginess is only a *symptom* of other problems. Someone's giving may be haphazard and unplanned, so he ends up giving just whatever he happens to have with him. This can be solved fairly easily. A deeper problem exists when someone has a bad attitude, giving because he feels like he has to, or purposefully giving as little as possible. Even generosity - *without love* - profits nothing. (1 Corinthians 13:3)

**Let's beware underemphasizing the collection.**

### *Godly "Giving": Four Principles*

1. As we prosper. (1 Corinthians 16:2) God doesn't expect us to go into debt in order to help others. When churches accept credit card charges, they may be encouraging members to give *too much!*

*"For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not have."* (2 Corinthians 8:12)

2. As we purpose in our hearts. After we see what we "prosper", we need to calculate and plan our giving ahead of time. (2 Corinthians 9:5, 7)

3. Cheerfully. In 2 Cor. 8 and 9, there are some *seven* references to free will, eagerness and desire to give, and warnings against giving grudgingly. The Macedonian Christians felt a desperate urgency to help in the Lord's work. (2 Corinthians 8:4)

We should "give till it ~~hurts~~ feels good."

4. Generously. (2 Cor. 8:2-4; 9:5, 6) God has already supplied our needs abundantly and *God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.*

(2 Corinthians 9:8)

*My God shall supply all your need [to support the preacher] according to His riches in glory by Christ Jesus.* (Philippians 4:19)

Ever since Old Testament days, God's people have been taught to open their hearts to the poor and needy and to share. (Deuteronomy 15:7-18) An individual's *giving*, just like his worship, extends outside the church building to everyday life.

### *Better Than We Had Hoped*

In bragging on the churches of Macedonia, Paul said (2) *that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality.* (3) *For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, (4) imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints. (5) And not only as we had hoped, but they first gave themselves to the Lord, and then to us by the will of God.* (2 Corinthians 8:2-5)

1. Sacrificially. In Mark 12:41-44, Jesus praised the widow who put in a tiny amount of money ("two mites"). Like the Macedonians who gave "beyond their ability," she had put in "all that she had, her whole livelihood." Jesus was looking at the *percentage* she gave. King David also understood the meaning of *sacrifice* to God and refused to give "that which costs me nothing." (2 Samuel 24:24) He made a point of giving sacrificially, even when he didn't have to.

2. Of Yourself. What does your service to God cost you? If it only costs you your money, no wonder you have a hard time parting with it! But if you first invest your time, energy, love, zeal, prayers and tears for God's kingdom, giving your money will come quite easily. Jesus set this example for us perfectly. (2 Corinthians 8:9)

A chicken and a pig were talking about their part in the farmer's breakfast. It seems the chicken was to provide the eggs, and the pig was to supply the bacon. The pig commented, "For you it's just a donation. For me it's a *total sacrifice!*"

### Four Benefits of Giving and Receiving

1. Helps the ones who give. Giving alms shows the "proof of your love" (2 Cor. 8:24) and stretches your own limits of love (charity). Giving in and of itself can be an exercise in spirituality and a test of faith (as with the rich young ruler - Luke 18:18-23).

Giving is pictured like sowing - the more you sow, the more you reap. Giving bears "fruit that abounds to your account". (Philippians 4:17) Some people decide on a percentage of their income to give. If they figure it after taxes, the amount ends up less. Do you want God to bless you on your net income, or on your gross income?

2. Helps the ones who receive. Donations relieve physical needs and lessen the tendency to worry.

3. Strengthens the church. The ones who receive the money give thanksgiving to God and pray for the ones who give. (2 Corinthians 9:10-14) This mutual care forms a spiritual bond between brethren.

4. Furtheres the gospel. When the money goes toward gospel preaching, the truth is taught and souls are saved. While it's true that God does not need our money (Acts 17:24-25), our brethren often *do*, especially when they preach full time.

### Summary

The New Testament provides a pattern for godly giving and receiving money. When churches receive money from the saints for the saints' needs and only when a need has been identified, people will be much more likely to give with purpose, as they prosper, cheerfully and generously - maybe even sacrificially and of themselves! May God bless us all in this work.

#### Money in the Bible:

Matthew 5:42; Ephesians 4:28; Hebrews 13:16; 1 John 3:17  
- Be generous to the poor; "Give to him who has need."  
[Isaiah 58:6-9 - You might even *fast* in order to share your food!"]

Matthew 6:19-21 - "Lay up for yourselves treasures in heaven."

Luke 16:1-13 - "You cannot serve God and mammon."

Matthew 16:26 - "What will a man give in exchange for his soul?"

Matthew 6:1-4 - "... that your charitable deed may be in secret."

Luke 18:9-14 - Pride about your giving is condemned.

1 Timothy 6:6-19 - Commandments to the rich. "The love of money...."

James 5:1-6 - Woe to the man living in luxury!

Luke 12:13-21 - The rich *covetous* fool.

Luke 16:19-31 - The *unjust* rich man and Lazarus.

Luke 18:18-23 - The very rich, *very sorrowful* young ruler.

Tithing (Old Testament)	Giving (New Testament)
♦ From Jews only (people under Moses' Law)	♦ From Christians only
♦ To support the Levites (Numbers 18:21-24)	♦ For the church's needs (Acts 4:34-35; 1 Cor. 9:1-18; 1 Timothy 5:3-18)
♦ A tenth ("tithe")	♦ No set amount
♦ Never involved money (Currency was exchanged for food - Deut. 14:22-29)	♦ Money only (Other possessions were liquidated - Acts 4:34-37)

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Quotes are from the New King James Version of the Bible.

