

What should we do with money?

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Introduction

There are some subjects which generate emotional and sometimes irrational reactions - this is one of them. Among the body of Christ there are those who believe in poverty and those who believe in prosperity. There are pro-tithers, anti-tithers, don't know, don't care and those who do 'just in case.' Money can frequently be a contentious subject.

This paper is meant to give discussion and it reaches some conclusions - however everyone must come to their own conclusion. It is intended to be thorough enough for a fully rational and accurately biblical outcome without being too theological. Indeed it is meant for the everyday believer.

Inevitably my own beliefs will show through and I make no apology for that - but please don't let that stop you from coming to your own conclusion. Without faith it is impossible to please the Lord - so whatever you do with your resources needs to be done from personal conviction and personal direction from the Lord.

As one called to teach within the body of Christ my concern is only to see the whole truth - for it is the whole truth which will lead us safely through life. I don't hold to any pre-conceived or denominational viewpoint so I am free to come to a fully independent conclusion.

Let's get straight into the discussion....

Chapter 1

The attitude of the heart - what does Jesus have to say?

We are going to look at the first main teaching message of Jesus to see what He had to say about our attitude to money and possessions

Jesus is going to speak to the Jews about the teaching of the law:

The Sermon on the Mount

Here we find Jesus speaking to an audience made up predominantly of Jews - there may have been some Gentiles but by far the majority would have been Jews.

The Jews were well versed in their scriptures - even from childhood the typical Jew would be taught what we know as the Old Testament, thoroughly. Jesus starts the 'sermon' with a use of words that would have immediately signalled that He was relating His speech to the Jewish law.

Here in Matthew 5 we hear Him:

Matthew 5:3-12

3 **Blessed** are the poor in spirit, for theirs is the kingdom of heaven.

4 **Blessed** are those who mourn, for they shall be comforted.

5 **Blessed** are the meek, for they shall inherit the earth.

6 **Blessed** are those who hunger and thirst for righteousness, for they shall be filled.

7 **Blessed** are the merciful, for they shall obtain mercy.

8 **Blessed** are the pure in heart, for they shall see God.

9 **Blessed** are the peacemakers, for they shall be called sons of God.

10 **Blessed** are those who are persecuted for righteousness' sake, for theirs is the kingdom of heaven.

11 **Blessed** are you when they revile and persecute you, and say all kinds of evil against you falsely for My sake.

12 Rejoice and be exceedingly glad, for great is your reward in heaven, for so they persecuted the prophets who were before you."

Now lets compare that to Deuteronomy 28:

Deuteronomy 28:1-9

1 *"Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD your God will set you high above all nations of the earth.*

2 *And all these **blessings** shall come upon you and overtake you, because you obey the voice of the LORD your God:*

3 ***Blessed** shall you be in the city, and **blessed** shall you be in the country.*

4 ***Blessed** shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks.*

5 ***Blessed** shall be your basket and your kneading bowl.*

6 ***Blessed** shall you be when you come in, and **blessed** shall you be when you go out.*

7 *The LORD will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways.*

8 *The LORD will command the **blessing** on you in your storehouses and in all to which you set your hand, and He will **bless** you in the land which the LORD your God is giving you.*

9 *The LORD will establish you as a holy people to Himself, just as He has sworn to you, if you keep the commandments of the LORD your God and walk in His ways."*

Jesus has caught their attention and directed them to the teaching of the law

Can you see the similarity - the deliberate choice of words to signal that He is speaking about their heritage, but at the same time a significantly different message. In fact His message would have been very radical - the Jews had become fastidious over keeping even more than the letter of the law. In addition to the actual law laid down in scripture they had built up a large oral tradition - extra laws imposed by various Rabbis over the years.

Mark 7:3

3 *"For the Pharisees and all the Jews do not eat unless they wash their hands in a special way, holding the tradition of the elders."*

Mark 7:5-9

5 “Then the Pharisees and scribes asked Him, “Why do Your disciples not walk according to the tradition of the elders, but eat bread with unwashed hands?”

6 He answered and said to them, “Well did Isaiah prophesy of you hypocrites, as it is written: ‘This people honours Me with their lips, but their heart is far from Me.

7 And in vain they worship Me, teaching as doctrines the commandments of men.’

8 For laying aside the commandment of God, you hold the tradition of men-- the washing of pitchers and cups, and many other such things you do.

9 And He said to them, All too well you reject the commandment of God, that you may keep your tradition.”

The law, which was meant to point people to Jesus, had become an impossible burden.

Matthew 23:1-5

1 “Then Jesus spoke to the multitudes and to His disciples,

2 saying: The scribes and the Pharisees sit in Moses' seat.

3 Therefore whatever they tell you to observe, that observe and do, but do not do according to their works; for they say, and do not do.

4 For they bind heavy burdens, hard to bear, and lay them on men's shoulders; but they themselves will not move them with one of their fingers.

5 But all their works they do to be seen by men. They make their phylacteries broad and enlarge the borders of their garments.”

Jesus is going to take them beyond the written code and into changed hearts.

Looking for a change of heart:

When Jesus gets on to the issues of murder and adultery we can see clearly that He is updating, what was a rule in the Old Testament law, to an attitude of heart. Here is the key thing to understand, Jesus is wanting to write new laws upon our hearts.

Lets look more closely at the verses:

Matthew 5:21-22

21 *"You have heard that it was said to those of old, 'You shall not murder,' and whoever murders will be in danger of the judgement.*

22 *But I say to you that whoever is angry with his brother without a cause shall be in danger of the judgement. And whoever says to his brother, 'Raca!' shall be in danger of the council."*

The standard has increased dramatically.

Matthew 5:27-28

27 *"You have heard that it was said to those of old, 'You shall not commit adultery.'*

28 *But I say to you that whoever looks at a woman to lust for her has already committed adultery with her in his heart."*

Now we see the focus on the attitude of the heart.

Now we are establishing that Jesus wants to see a righteousness that far exceeds the law, to which they have become accustomed.

Indeed in verse 20 He states explicitly that unless our righteousness exceeds that of the scribes and Pharisees we will in no way enter the kingdom of heaven.

Matthew 5:20

"For I say to you, that unless your righteousness exceeds the righteousness of the scribes and Pharisees, you will by no means enter the kingdom of heaven."

It is not that the law was an impossibly high target for them to attain - rather it was a minimum acceptable level of behaviour - and they could not attain that! Now Jesus is setting a new standard altogether - a new heart attitude. Now it is to be no longer a question of keeping rules and regulations but a heart attitude like His.

This message was, of course, quite astonishing to the audience - they saw the scribes and the Pharisees as the religious rulers of the day - the ones who would surely be the first to be certain of their place in eternity.

Into this scenario Jesus is going to bring His first teaching about money and possessions in the form of a 'generosity sandwich.'

Matthew 6:19-24

19 *"Do 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.*

22 *The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light.*

23 *But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!*

24 *No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."*

The first layer of the 'sandwich:'

Jesus investment advice:

Store up your treasure in heaven - because where your treasure is your heart will be also. There it is again, the heart attitude. Everyone will have to ask himself, what does Jesus mean, 'Store up your treasure in heaven.' It sounds like using money for eternal advantage.

Indeed, if we were to look at Luke 16, we would find Jesus telling us that the sons of this age are shrewder than the sons of light - because they are looking after their future by the day to day use of mammon. By comparison, most Christian people are tending to follow worldly ways and do not use their monetary resources for an eternal (their future) purpose.

The meat in the middle of the 'sandwich:'

Jesus introduces generosity:

If your eye is good this verse (22) and verse 23 are the meat in the sandwich - but it is difficult to understand unless one is told that Jesus is using a well known Jewish idiom - well known to the Jews anyway. The idiom stands for generosity. 'If your eye is good,' means if you are a generous hearted one. In like manner the statement 'if your eye is bad means stinginess. (See Proverbs 22:9)

(An idiom is the use of a well known phrase in an metaphorical meaning - i.e. 'it is raining cats and dogs.' This does not mean that cats and dogs are falling out of the sky - it is common usage to mean that it is raining heavily.)

The third layer of the 'sandwich:'

Again Jesus is looking at the heart attitude. Finally in this section Jesus says 'No one can serve two masters,' clearly still focusing on money - again it is going to be an attitude of the heart.

A sandwich is a type of food made up of two slices of bread with meat or something else in the middle. Jesus urges us (Matthew 4: 4) that man does not live by bread alone but by every word that proceeds from the mouth of the Father. So, following this analogy, in a way we can say, 'eat the sandwich Jesus has given us in the Sermon on the Mount by not serving money, 'investing' in heaven and, key to it all, become generous.

Whatever one wants to believe about the use of one's resources, it is clear that the attitude of the heart is going to be a most important element.

The comparative passage in Luke goes like this:

Luke 6:38

38 "Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you."

God loves a cheerful giver. Jesus has not mentioned tithing - but rather He has stressed a changed attitude of the heart - making one into a generous and cheerful giver.

Summary of main points:

- Lay up your treasure in heaven - not on earth
- See the need for a change of heart attitude
- Become generous.
- Use money for eternal purposes

Chapter 2

Motive

Motive - giving to get.

Closely aligned with the attitude of the heart is the motive for parting with money and possessions.

If we are giving with the motive of getting - even though the scripture promises that we will reap as we sow - nevertheless our motive will be wrong. In reality we are not giving out of generosity and free will - we are giving out of a desire to get.

We really do need to look carefully at this issue because, as we have already seen, it is a question of our heart attitude that counts.

James tells us that our prayers are misplaced when we pray to spend it on our pleasures.

James 4:3

"You ask and do not receive, because you ask amiss, that you may spend it on your pleasures."

... and warns us about wrong heart attitudes.

James 4:4

"Adulterers and adulteresses! Do you not know that friendship with the world is enmity with God? Whoever therefore wants to be a friend of the world makes himself an enemy of God."

Indeed the scripture does tell us that the way we give is the way it will be given to us.

Luke 6:38

"Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you."

...and in Galatians:

Galatians 6:7-8

7 *“Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.*

8 *For he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life.”*

I do not believe the intention of scripture is for us to use the principle of sowing and reaping as some sort of method of becoming wealthy. Rather it is a statement of simple fact. As we are generous - so the Lord pours His generosity upon us. We need to watch our motive - are we sowing to the flesh - i.e. if we are sowing just for a return then isn't this fleshly?

It is worth pointing out that we are specifically warned against using the word of God for monetary gain.

2 Corinthians 2:17

“For we are not, as so many, peddling the word of God; but as of sincerity, but as from God, we speak in the sight of God in Christ.”

Here Paul is condemning those who pedal the word - that is preach for monetary gain.

If our motive for giving is to get - then surely we have missed the concept of being generous hearted people.

It is that attitude of heart again - let us be real with ourselves - why am I giving - is it really from a generous heart or is it to get more?

Why am I tithing - is it to see the windows of heaven open? If so, how does this square with an attitude of generosity? Is my tithing some sort of 'insurance policy' so that God will leave my finances alone?

I believe that the Lord will and does prosper His people - but my definition of prosperity is very much wider than money and possessions. Preaching a one sided gospel of financial prosperity does not accord with the whole truth of scripture, although it very attractive to the flesh.

Paul clearly says I have learned to have abundance and to be in want.

Philippians 4:12

"I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need."

The whole gospel allows Paul and the other early followers of Jesus to rejoice even in prison - this is true prosperity.

Motive - Stewardship

Some will have wrong motives about tithing. If we approach with the attitude 10% belongs to God (plus the odd offering) and the rest is MINE, then we have missed it all together.

In like manner, if our giving amounts to very little, we have missed it entirely.

The heart is very deceitful - especially where money is involved.

Jeremiah 17:9

"The heart is deceitful above all things, and desperately wicked; who can know it?"

The Lord is looking for generosity within His people.

It is this generosity which mirrors His own character - look how generously He has given us everything we need for life and godliness.

The Lord is looking for generous hearted people. In addition to that He is looking for those who fully recognise His Lordship. That is those who recognise that everything we have is a stewardship from Him - 100% is His.

In fact we can see this principle from the parable of the talents

Matthew 25:14-30

14 "For the kingdom of heaven is like a man travelling to a far country, who called his own servants and delivered his goods to them.

15 And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

16 Then he who had received the five talents went and traded with them, and made another five talents.

17 And likewise he who had received two gained two more also.

18 But he who had received one went and dug in the ground, and hid his lord's money.

19 After a long time the lord of those servants came and settled accounts with them.

20 So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.'

21 His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

22 He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.'

23 His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

24 Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

25 'And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'

26 But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.

27 'So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

28 'Therefore take the talent from him, and give it to him who has ten talents.

29 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

30 'And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'"

Here we see clearly that the master required an account of 100% of the resources.

How do you see things? Are your possessions yours or are they a stewardship from God?

Have you realised that you cannot serve God and Mammon? Either everything is God's and you are His steward or 90% is yours.

If you treat things as your own are you not serving Mammon? - especially if you are setting out to use your assets for personal gain - that is giving to get.

Summary of the main points:

- The heart is deceitful above all things
- Watch out for wrong motives - giving to get is greed.
- You are a steward of God's possessions - 100% is His
- The Lord uses willing channels who have the right attitude and motive.

Chapter 3

Faithfulness with money

Money and mammon are described as a very little thing by Jesus and He calls us to be faithful in this very little thing (Luke 16:10). So what is faithfulness?

Surely faithfulness is:

- 1) To count everything as the Lord's
- 2) To hold it very lightly
- 3) To be generous to meet obvious needs
- 4) To give generously and cheerfully as led by the Spirit.

In essence faithfulness is very simple. In practice it is very difficult. Most humans are not naturally generous - indeed quite the opposite. If we are going to be able to be faithful with mammon, then, most of us are going to have to ask the Holy Spirit to change us into generous people. There is no problem in this concept - only in the willingness to be changed.

The 'arm of the flesh' never accomplishes anything of value in the kingdom. The role of the Holy Spirit is to change us from one degree of glory to another.

John 6:63

'The flesh profits nothing.'

2 Corinthians 3:18

"But we all, with unveiled face, beholding as in a mirror the glory of the Lord, are being transformed into the same image from glory to glory, just as by the Spirit of the Lord."

Key Action:

So lets be bold to ask the Holy Spirit, and to keep asking Him, 'Change me, make me generous.'

Comment:

Faithfulness is not giving or paying a tithe under duty or compulsion - faithfulness is a changed heart.

Chapter 4

Did Jesus tell us to pay tithes?

Definitions before we get started:

Giving - the giving of anything away from ourselves without any compulsion or any expectation of direct return.

Tithing - the payment to the Lord or to the church of the first 10% of our income. (Either net or gross, depending on your viewpoint.)

A gift and a tithe are not the same thing and should not be confused as such. (If we are giving as the Holy Spirit directs it is possible that on some occasions He might direct a gift of 10% - on those rare occasions that would be a tithe because the word tithe means 10%. This is not the same as 'tithing' - which is paying 10% of everything all the time.)

In Matthew 23 we find Jesus speaking to scribes and Pharisees:

Matthew 23:23

"Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone."

Jesus tells them that it is right for them to tithe, not only is it right for them, but they must tithe even the herbs from the garden.

The scribes and Pharisees were under the law and the law must be kept in full.

If you are a scribe or a Pharisee, then this scripture certainly applies to you.

If you are not a scribe or a Pharisee, then you will have to ask yourself - am I under the law?

If you conclude that you are not a scribe or Pharisee and that you are not under the law - then this scripture does not apply to you.

Nowhere in the New Testament is the church instructed or even advised to tithe.

Note:

The question of whether or not Christians should keep the law is addressed in the book of Hebrews and the Epistle to the Galatians. Both were written to people who, although they were blood bought believers, were starting to go back to keeping the law.

Listen to how strongly Paul speaks to the Galatians:

Galatians 5:1-6

1 *“Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage.*

2 *Indeed I, Paul, say to you that if you become circumcised, Christ will profit you nothing.*

3 *And I testify again to every man who becomes circumcised that he is a debtor to keep the whole law.*

4 *You have become estranged from Christ, you who attempt to be justified by law; you have fallen from grace.*

5 *For we through the Spirit eagerly wait for the hope of righteousness by faith.*

6 *For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love.”*

Here the particular context is circumcision - but the principle and the logic remain the same.

Usually those who teach that Christians should tithe generally don't do so on the basis of keeping the law because the scripture makes it so clear that:

a) the law was a tutor leading us to Christ - as we have Christ we don't need the tutor. What was a set of rules is replaced by a heart attitude - in the case of money the heart attitude is one of generosity.

b) Jesus fulfilled the law in its entirety on our behalf as our redeemer.

So our discussion of tithing will start from the position that Christians do not have to fulfil the letter of the law - rather we are called to live by the Spirit with changed heart attitudes.

We will look at the arguments used to try to substantiate the idea that Christians should or must tithe. We will see whether they stand the test of being the whole revealed truth for the church.

The Law will not pass away.

The Law could be described as being like a map. It directs you to a particular destination - in this case the knowledge of one's personal need of the Saviour, Jesus Christ.

Once one has arrived at the destination one no longer needs the map. Once one has received Jesus as Saviour the need for directions to Him has gone. However, the map still exists - for those who still need to find Jesus for themselves.

Paul is very clear about this. We do not spend our time and energy with the Law (the map), once we are saved. Rather, all our time and energy is focused on knowing Jesus better and better.

For a generous man there is no need to even consider the question of tithing - a generous man will not need to keep any sort of account to see if he has reached 10% - indeed 10% will be of no relevance at all - for his generosity will have led him beyond any such limitation.

Chapter 5

Did tithing start before the law?

It is suggested that tithing preceded the law, and that therefore the church must tithe.

Yes and no. The first reference to a tithe is found in Genesis 14:20. Here we have Abraham giving, out of his free will, a tenth of all the spoils of one battle to Melchizadek. (tithe means 10%)

The scenario - Abraham has just been at war and won. On the way back he meets Melchizadek who refreshes him and his men with bread and wine.

However, before we assume that this means tithing is mandatory today, we need to consider two major points:

Firstly, Abraham gave freely - he was not under a rule of tithing and there is no biblical record of him ever having to pay a tithe. This was a free will gift of 10% **on just one occasion.**

Secondly, circumcision also started with Abraham.

If we use logic to say, because tithing started with Abraham - therefore it is still implicit today; then, surely we would expect the same logic to be true of circumcision.

Now, Paul tells us emphatically that to be circumcised is to go back under law in Galatians 5 verse 3.

“And I testify again to every man who becomes circumcised that he is a debtor to keep the whole law.”

By the same logic to say that tithing is compulsory is to go back under law. It is very noticeable that Paul did not say that circumcision started before the law!

This whole argument revolves around a misunderstanding of what constituted the law. To the Jew the law is the whole of the first five books of the bible and therefore circumcision was part of the law from the time of Abraham. By exactly the same principle and logic the Jews would consider tithing as part of the Law from the time of Abraham.

We should take careful note of what Paul says to the Galatians 3: 1-3

Galatians 3:1-3

1 *“O foolish Galatians! Who has bewitched you that you should not obey the truth, before whose eyes Jesus Christ was clearly portrayed among you as crucified?”*

2 *This only I want to learn from you: Did you receive the Spirit by the works of the law, or by the hearing of faith?*

3 *Are you so foolish? Having begun in the Spirit, are you now being made perfect by the flesh?”*

Understanding the position of Abraham

Before Abraham was the time of conscience. Good and evil existed, and men were expected by God to choose good on the basis of conscience. Man failed, and the result was that no one was found righteous except Noah. Then came the flood.

The next part of God’s plan was to choose out a people or nation for Himself. He would grant that people special status, give them a special code of conduct (Law), and blessings or cursing would follow according to their obedience to that code.

With the Law came the knowledge of sin (Romans 3:20). The word ‘sin’ means to ‘miss the mark.’ In order to miss the mark, there must first be a mark to aim at. The Law provided that mark - and hence with the Law came the imputation of sin (Romans 5:13) - the accountability to a code of conduct for missing the mark. Before the Law there was evil, but not transgression of law (Romans 4:15), and man was left to operate by conscience.

So we see Abraham as a transitional figure as God’s plan moves from conscience to Law. Hence the two principles of tithing and circumcision, which both start with Abraham, are later seen embedded in the Law - they were introduced as part of the transition. This is why Paul says that going back to circumcision is going back to Law.

Abraham was the father figure - the one called out to be the foundation of the nation of Israel. Moses was the one to whom the fullness of the Law was later revealed as God's plan unfolded.

With the coming of the Messiah there is another transition from Law to Grace. We saw some of this transition in the last chapter when Jesus was speaking to the Pharisees about tithing. He was, at the same time, pointing them to the new way - transformed hearts full of love and mercy.

We can also see here one reason for the dispersion of the church from Jerusalem. The converted Jews were all zealous for the law. (Acts 21:20) Yet this was the time for the new dispensation, or 'house rules,' of grace to be brought in. (Ephesians 3:2) For this is the age of grace not law. On this matter the apostle Peter is duly corrected by Paul. (Galatians 2) (More on 'dispensations' in 'Rightly dividing the word of truth.')

There is another reference to tithing in Genesis:

Genesis 28:20-22

20 "Then Jacob made a vow, saying, If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on,

21 so that I come back to my father's house in peace, then the LORD shall be my God.

22 And this stone which I have set as a pillar shall be God's house, and of all that You give me I will surely give a tenth to You."

Here Jacob is 'doing a deal' with God. Jacob undertakes to pay God 10% if He will bless him. There is no evidence that such a deal was available to anybody else in scripture or that such a deal is available today.

As we have seen with Abraham above, this is another step in the transition from conscience to Law.

Conclusion

The statement that, we must tithe because tithing started before the law, is not a biblical command - it is a human interpretation. This interpretation, which is founded on misunderstanding of what constituted law, is not consistent with the rest of scripture as we have seen.

Chapter 6

What about Malachi 3?

Isn't there a promise that if we pay our tithes in full, then God will open the windows of heaven and pour out much blessing?

Yes and no. Malachi does contain this promise in chapter 3 verses 8-11.

Malachi 3:8-12

8 *"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings.*

9 *You are cursed with a curse, for you have robbed Me, even this whole nation.*

10 *Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this, says the LORD of hosts, If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.*

11 *And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field," says the LORD of hosts;*

12 *And all nations will call you blessed, for you will be a delightful land," says the LORD of hosts."*

Malachi was a prophet to the Jewish nation at a time when they had gone away from the ways of the Lord. Malachi was speaking to them - indeed if you compare what he said, to earlier passages, you will find that Malachi is virtually repeating the terms of the law.

God is so wanting to draw the Jewish nation back to Himself that He says, 'Put Me to the test in this.' This was the prophetic word to a backsliding Jewish nation.

It is clear that this was a specific command to the Jewish nation from verse 12, where the other nations will recognise Israel as dwelling in a beautiful land. Also chapter 1 verse 1 addresses the book of Malachi to Israel.

Is this 'promise' effective today?

Whilst not one jot or tittle has passed from the law - it is still there as a tutor pointing unbelievers to Jesus - for us Jesus has fulfilled the law entirely.

Rightly dividing the word - this promise was for the Jewish people - people who were under law. Again rightly dividing the word we are told very clearly by Paul in Galatians not to go back under law:

Galatians 5:18

“But if you are led by the Spirit, you are not under the law.”

Galatians 3:1-3

1 “O foolish Galatians! Who has bewitched you that you should not obey the truth, before whose eyes Jesus Christ was clearly portrayed among you as crucified?

2 This only I want to learn from you: Did you receive the Spirit by the works of the law, or by the hearing of faith?

3 Are you so foolish? Having begun in the Spirit, are you now being made perfect by the flesh?”

I think it is clear that Malachi is meant to apply to those under law and not to those under grace. It should not be used as an argument in favour of tithing because it holds out promises which applied to the Jewish nation at a particular time and not to the church.

In fact it has been noticed that everyone who teaches that this promise is still effective today, also has a list of reasons why it does not work. There is always some other factor(s) to get right. However if you read Malachi, he was giving a straightforward message from God - not conditional on anything else at all - in fact a test of God, Himself.

Biblically this passage does not apply to the Christian. In practice it is seen not to be effective in life either. Going back to law is trying to be perfected by the flesh and the flesh profits nothing.

Malachi 3:11 carries a promise that God would rebuke the devourer when Israel fully paid their tithes. Does this apply to us today? Well the

promise was not given to you and me it was given to Israel. And in today's time we are expected to take authority over the works of the enemy as we are led by the Spirit. Rightly dividing the word we cannot put our trust in a promise not made to us.

Lets look a little deeper:

If you were to really take this passage at its full meaning you find that it calls for the whole tithe. It is frequently overlooked that the whole tithe is likely to be considerably more than 10%.

(There are different views among scholars on just how many tithes are mentioned in the Old Testament - some see just one, some see two and some see three.)

According to Josephus the law contained three tithes. The word tithe means 10%. So to bring the whole tithe into the storehouse would mean bringing in the three lots each of 10% as follows:

Quoting from Josephus - The Book of the Antiquities - book 4 chapter 8 verse 22.

(Josephus is recognised as a Jewish historian - he was well educated and followed Pharisaic Judaism. He is generally recognised as reliable.)

'Besides those two tithes, which I have already said you are to pay every year, the one for the Levites and the one for the festivals, you are to bring every third year a third tithe to be distributed to those in want; to women also that are widows. And to children that are orphans.'

Tithe one paid every year for the sustenance of the Levitical priesthood.

Numbers 18:21

"Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting."

Numbers 18:24

"For the tithes of the children of Israel, which they offer up as a heave offering to the LORD, I have given to the Levites as an inheritance;

therefore I have said to them, 'Among the children of Israel they shall have no inheritance.'"

Tithe two also every year - for own consumption at the feasts.

Deuteronomy 14:23

"And you shall eat before the LORD your God, in the place where He chooses to make His name abide, the tithe of your grain and your new wine and your oil, of the firstborn of your herds and your flocks, that you may learn to fear the LORD your God always."

Tithe three paid every three years for the poor

Deuteronomy 26:12

"When you have finished laying aside all the tithe of your increase in the third year-- the year of tithing-- and have given it to the Levite, the stranger, the fatherless, and the widow, so that they may eat within your gates and be filled,"

In addition to the likelihood of there being three tithes, there was also special provision for paying in cash rather than in goods. The tithe had to be increased from 10% to 12%.

Leviticus 27:30-31

30 *"And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD'S. It is holy to the LORD.*

31 *'If a man wants at all to redeem any of his tithes, he shall add one-fifth to it.'*"

It should be clear therefore that if we wish to claim the benefit of this passage, then it is likely that we would at least have to tithe 28% (in cash) and fulfil the rules relating to offerings as well before the windows of heaven would open.

This is where one has to understand the principle of rightly dividing the word of God.

Rightly dividing means applying in the correct manner and to the correct period of time.

We do not take everything written in the Old Testament and automatically apply it today - it has to be applied to the right time.

For example: we do not teach that everyone should be vegetarian - although in Genesis 1 : 29 mankind was only given vegetation to eat. It would be wrong to preach that vegetarianism is compulsory for today, because we know that later (Genesis 9 : 3) the Lord added every living thing to man's diet. In the scripture there are different 'rules and guidelines' for different periods of time. The scripture goes on to lay down different 'food rules' for the Jews and for the church.

The Old Testament is full of wonderful truth and we can learn a great amount from it:

History - predominantly that of the Jews with some other included.

Prophecy - predominantly concerning the Jews and the Messiah with some other included.

Worship songs - Psalms and one or two other passages.

Wisdom - Proverbs plus others.

'House rules' - rules which the Jews were expected to keep - law.

We are urged to rightly divide the word - that is to understand what are 'house rules' for Israel (that is the law which they were expected to keep) and distinguish those from the other contents of the Old Testament. Having rightly divided the word, we will be able to fully enjoy, and benefit from, our knowledge of the Old Testament without coming under 'House Rules' which do not apply to us.

Conclusion

Malachi was addressed to Israel and not to the church - it is not effective today.

Rightly divide the word!

In the context of rightly dividing the word let's look at another frequently used argument.....

Chapter 7

Surely Melchizadek is still receiving tithes today?

Some teachers say, that because the priesthood of Jesus is like that of Melchizadek, and because Melchizadek is said to still receive tithes today, therefore it is said, that the church must tithe today - but is that right?

In Hebrews 7 we find interesting statements about the priesthood of Melchizadek.

First let's look at the background to this whole letter.

'Many Jewish believers, having stepped out of Judaism into Christianity, want to reverse their course in order to escape persecution by their countrymen. The writer to the Hebrews exhorts them to 'go on to perfection.' His appeal is based on the superiority of Christ over the Judaic system. Christ is better than the angels, for they worship Him. He is better than Moses, for He created him. He is better than the Aaronic priesthood, for His sacrifice was once for all time. He is better than the law, for He mediates a better covenant. In short there is more to be gained in Christ than lost in Judaism. Pressing on in Christ produces tested faith, self discipline, and a visible love seen in good works.'

(Quoted from the New King James Bible introduction to Hebrews.)

So we see that the writer to the Hebrews is making a statement that the New way is far superior to the Old, this is because his readers, converted Jews, are being drawn back to the old covenant. Don't go back to the Old - the New is far better.

(The priesthood of Jesus is after the same order of Melchizadek in that it has no beginning and no end - it is eternal.)

In the context of this argument, he says in chapter 7, don't you realise that, as it were, Levi paid tithes to Melchizadek. He is saying that the system you want to go back to is inferior, because it paid tithes, as it were, to Melchizadek.

Why would you want to go back to such an inferior system? You have received Jesus Christ.

Indeed Melchizadek, as it were, still receives tithes even today - from anyone paying them under the law - such as orthodox Jews for example.

Melchizadek received a free will gift of 10% in the time when the 'house rules' were changing from 'conscience' to 'law.' We have already seen that Abraham's tithe would be considered to be within law, as understood by the Jew. Just as with circumcision, there is no relevance to the church because Jesus has fulfilled the law.

To go a step further and say, therefore we must pay tithes is an assumption going beyond the words of scripture and does not concur with the rest of the New Testament.

Is it right for a son or a bride to pay a tithe, for we are sons and we are His bride.

Are we not destined to become like Jesus? *'As He is so are we in this world.'*

Jesus did not think it right to pay the temple tax in Matthew 17:26 because, *'the sons are free.'* (Though Peter did pay so as not to offend the rulers of the temple.)

If we are going to become like Jesus, then surely we should become generous. He always gave whatever was necessary to meet the need in front of Him.

Generosity is the key word.

Chapter 8

Not under compulsion

2 Corinthians 9:5-8

5 *“Therefore I thought it necessary to exhort the brethren to go to you ahead of time, and prepare your generous gift beforehand, which you had previously promised, that it may be ready as a matter of generosity and not as a grudging obligation.*

6 *But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.*

7 *So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.*

8 *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.”*

(NKJ)

Here we find the scripture telling us that our giving is not to be under compulsion. Therefore we need to be careful not to put people under pressure. It seems to me to be virtually impossible to teach tithing without seeing it as compulsory or virtually compulsory. This is a great danger because it imposes law again. Even if we say ‘tithing is a minimum,’ we are again establishing a law and beginning to negate the work of Jesus on the cross.

Many arguments are used:

Shouldn't God have the firstfruits?

Firstfruits and tithes are quite different things, if you correctly divide the word. Firstfruit offerings were part of the ‘house rules’ for the Jews. In the New Testament we are called to generosity. My own opinion is that we should be alert to being generous at all times.

Shouldn't we do more than the requirement of the law?

I think it would be strange if our heart attitude of generosity led us to be giving very little - I think we would be kidding ourselves.

Whether we will give more than the requirement of the law will depend on the individual leading of the Holy Spirit.

(One has to bear in mind that the Old Covenant tithe was designed to pay for the government of the nation which was ruled by the priesthood at the time.)

The church needs the money.

Many preach that the tithe must be brought into the storehouse and the storehouse is the place from where you are fed - therefore pay your tithe to your local church.

This line of teaching is based on Malachi 3 which we have already discussed.

The church does need money to function - at least to some degree. In my own opinion there could be some radical rethinking of church finances. More resources could be made available for evangelism and the poor if there was less focus on buildings and staff members.

When God moves in revival power, then, money is not an issue. Duncan Campbell was greatly used of God during the Hebridean revival - he had this to say, 'When God moves in revival power money is just not relevant.'

Duncan experienced a move of the Spirit in which many were convicted of sin as they walked down the street. People flocked to the churches, and even to the police station, - 'what do we do to be saved?' Money didn't come into the equation at all.

Wrong logic

In any event this particular argument assumes that if we are not tithing we will not be giving or we will be giving a lot less. In fact the opposite should be true - if we are really generous, then we will give freely and our churches would have no shortage of funds.

There is an excellent example of this type of generosity in the Old Testament.

Exodus 35:21

“Then everyone came whose heart was stirred, and everyone whose spirit was willing, and they brought the LORD'S offering for the

work of the tabernacle of meeting, for all its service, and for the holy garments.” (Key thought – heart stirred and spirit willing)

Exodus 35:22

“They came, both men and women, as many as had a willing heart, and brought earrings and nose rings, rings and necklaces, all jewellery of gold, that is, every man who made an offering of gold to the LORD.”

Exodus 35:29

“The children of Israel brought a freewill offering to the LORD, all the men and women whose hearts were willing to bring material for all kinds of work which the LORD, by the hand of Moses, had commanded to be done.”

Exodus 36:5-7

5 *“and they spoke to Moses, saying, The people bring much more than enough for the service of the work which the LORD commanded us to do.*

6 *So Moses gave a commandment, and they caused it to be proclaimed throughout the camp, saying, Let neither man nor woman do any more work for the offering of the sanctuary. And the people were restrained from bringing,*

7 *for the material they had was sufficient for all the work to be done-- indeed too much.”*

Then in another example in the New Testament, the Macedonians begged to be allowed to give even though they were in poverty. Notice again the attitude of the heart.

2 Corinthians 8:1-5

1 *“Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia:*

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.”*

Surely 10% is a good guideline.

Many would take the view that 10% is a good guideline for basic giving. Many would say that this is a minimum and that one should give this plus more on top.

I feel there is a danger here of reintroducing law through the back door. If we say 10% is a minimum - then we have reintroduced a rule or law. If we say it is a good basic guideline, we are virtually saying the rest is mine.

Beware that using such a guideline does not become an excuse for lack of generosity. (Under the law generosity only started after the tithe was paid - for the tithe was compulsory.)

In this work we are trying to see that Jesus and the New Testament set a new goal altogether - one of changed hearts - changed into being generous. It is a weakness of fallen man to want to revert to a rule - that is a function of the flesh.

However, as mentioned before, humans are frequently not naturally generous and we need to seek the Holy Spirit to give us generous hearts.

When our heart attitudes are right there will be more than enough provision.

Chapter 9

Are there any dangers?

We are going to answer this question in two parts:

What if I am not a generous giver?

The scripture is very clear that the Lord wants us to be like Him - that means generous among other things.

The Lord has written into being a spiritual rule -

Luke 6:38

"Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you."

Galatians 6:7

"Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap."

If we fall short in giving, then we will not enjoy the full measure of our destiny.

In the parable of the minas in Luke 19 : 12-27 the faithful steward was given authority over cities.

In the parable of the talents in Matthew 25 : 14-30 the faithful steward was made ruler over many things.

Probably the most important thing is to hear the master say, *'Well done good and faithful servant, enter into the joy of your master.'*

Jesus calls us to faithfulness over this little thing so that we can be trusted with true riches. (Luke 16:11)

The promise of 2 Corinthians 9.

2 Corinthians 9:6-11

6 *"But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.*

7 *So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.*

8 *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.*

9 *As it is written: He has dispersed abroad, he has given to the poor; his righteousness endures forever.*

10 *Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness,*

11 *while you are enriched in everything for all liberality, which causes thanksgiving through us to God.”*

(NKJ)

Here Paul makes a statement about the faithfulness of God.

God is entirely faithful in the realm of provision when we are cheerful, generous givers. We will only become like this when our hearts are changed by the Holy Spirit.

If we are not generous givers then we fail to receive the benefit of the spiritual realities concerning the way the Lord will provide for us.

The Lord wants us to be free flowing channels of His provision - that means being generous givers.

Are there any dangers in tithing?

In order to answer this question we will need to consider a number of things:

a) Paul, speaking to the Galatians in Chapter 3, says that circumcision is nothing and that uncircumcision is nothing. By the same logic we would have to say that tithing is nothing and failing to tithe is nothing. At the same time Paul reminds the Galatians that the law carried cursing as well as blessing.

My own conclusion would be to say this:

If we are trusting in tithing as a matter of compulsion or law - then we are placing our trust in the wrong place. i.e. we are fooling ourselves and we may be exposing ourselves to the possibility of there being dangers involved.

b) There is the danger of thinking, 'I have paid my tithe now the rest is MINE to do with what I WANT.' We should be honest with ourselves over this issue - am I a tither because I want to keep 90% for myself - rather than see everything as belonging to the Lord? If your answer is yes - then I urge you to change your attitude - ask the Holy Spirit to make you generous instead.

c) There is the danger of thinking that God will rebuke the devourer on our behalf. This is part of the promise to the Jews in Malachi 3. However, we should be aware that we live in very different times. We have been given authority over all the works of the enemy - indeed that is part of the purpose of the church.

Ephesians 3:8-11

8 *“To me, who am less than the least of all the saints, this grace was given, that I should preach among the Gentiles the unsearchable riches of Christ,*

9 *and to make all see what is the fellowship of the mystery, which from the beginning of the ages has been hidden in God who created all things through Jesus Christ;*

10 *to the intent that now the manifold wisdom of God might be made known by the church to the principalities and powers in the heavenly places,*

11 *according to the eternal purpose which He accomplished in Christ Jesus our Lord,”*

We are expected to be alert to the schemes of the enemy and ready to exert authority over his works in the financial realm as well as in other areas.

There is a danger of adopting the wrong attitude here - we are called to be alert and active in resisting the devourer.

d) There is the danger of doing things by rote instead of by faith. Faith comes by hearing and hearing by the specific spoken word of God. The Lord wants to be able to direct us in giving - to whom, how much and when. As in every area of the Christian life we need to be able to hear what the Spirit is saying to us. That which is not of faith is sin.

e) There is a danger of completely missing the concept of being a generous giver - and thus missing the promised returns and our destiny.

f) Many people preach tithing in a very strong and compulsory fashion. Very frequently the same people are receiving the money, or some of the money, given by the flock - often under high pressure. I believe this to be totally wrong, in accordance with 2 Corinthians 2:17.

'For we are not, as so many, peddling the word of God; but as of sincerity, but as from God, we speak in the sight of God in Christ.'

g) According to Paul, going back to law is trying to be justified by the flesh. The scripture tells us that the flesh profits nothing. A logical conclusion is that tithing profits nothing. (Subject always to the fact that God is looking upon the heart - and He is looking for generosity)

h) Tithing 'just in case' is not an act of faith.

Chapter 10

Where shall we give?

We have already touched lightly upon this in the course of our study. However there is something more to say on this issue.

The New Testament, which contains the 'house rules' for our generation, has something specific to say - it comes in parts:

Part 1)

Romans 15:26-27

26 *'For it pleased those from Macedonia and Achaia to make a certain contribution for the poor among the saints who are in Jerusalem.*

27 *It pleased them indeed, and they are their debtors. For if the Gentiles have been partakers of their spiritual things, their duty is also to minister to them in material things.'*

Here we see a duty, given by the New Covenant, to support the saints and particularly those who come from Judaism. Today, there are many returning to Israel, especially from Russia, and many are believers or become believers on the way.

In the Old Testament there is the promise given to Abraham:

Genesis 12:3

'I will bless those who bless you, and I will curse him who curses you; and in you all the families of the earth shall be blessed.'

We would do well to consider carefully our giving in this respect - giving to support Jewish believers and giving to 'Israel' in some way.

Part 2)

Galatians 2:9-10

9 *'and when James, Cephas, and John, who seemed to be pillars, perceived the grace that had been given to me, they gave me and Barnabas the right hand of fellowship, that we should go to the Gentiles and they to the circumcised.*

10 *They desired only that we should remember the poor, the very thing which I also was eager to do.'*

In the context the ministry of Paul is being recognised by the elders in Jerusalem. He was being confirmed by them and 'sent on his way in ministry by them.' Paul, please remember the poor.

These two things have been brought to light here simply because many believers have lost sight of them We have extensive church programs and many demands upon finance. However, we should consider first the priorities from the word of God.

Giving, we have said, is to be from a generous heart. Now we say to you, in addition, giving should be as directed by the Spirit of God. Slicing off 10% and putting it in the nearest church offering plate does not qualify as faithfulness with money. Though, of course, we should expect that the Spirit will lead us to give some of our giving to our local church or fellowship.

The Lord wants to direct your giving by His Spirit - for as you hear direction from God - then, your giving is an act of faith.

We should therefore expect to hear the Spirit directing our giving - particularly including the Jews and the poor as well as our church, missions, and so on.

Chapter 11

What about prosperity?

We are living in a day when there are extremes of teaching. In this chapter I want to bring in some balance over the issue of prosperity.

We will look at the two extremes and then a biblically balanced view:

Extreme number 1 - poverty.

Those who err in this extreme say, 'Jesus was poor therefore we should be poor.'

They use such scriptures as:

Matthew 8:20

'And Jesus said to him, "Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head."

However if we were to look at the life of Jesus - a life of serving and giving , then we would see that He always had enough to meet every need presented to Him.

Jesus fed 5,000 and on another occasion 4,000. Jesus provided wine when the wedding banquet ran out. Jesus gave healing and freedom and raised some from the dead. There was no occasion when Jesus did not have the resources to meet the need in front of Him. Jesus was very prosperous in the full meaning of the word.

Some say there is greater 'spirituality' in being poor. However the scripture would not agree.

James 2:14-17

14 'What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him?

15 If a brother or sister is naked and destitute of daily food,

16 and one of you says to them, "Depart in peace, be warmed and filled," but you do not give them the things which are needed for the body, what does it profit?

17 Thus also faith by itself, if it does not have works, is dead.'

Here James is warning against what we would call 'super spirituality.' For here the needy person is dismissed with a 'blessing' rather than the physical answer to the immediate need. It should be obvious that the Lord wants His children to be able to meet the needs of others, therefore His children should expect to be in a position to give. Therefore His children should expect to have more than they need.

Let's keep this in good balance. Paul said to the Corinthians (2 Corinthians 8:14)

'at this present time, your abundance being a supply for their want, that their abundance also may become a supply for your want.'

Paul also declares that he has learned to 'abound and to abase.' Paul has learned contentment. We are likely to have similar experiences and should equally learn to be content.

Extreme number 2 - wealth and possessions

The second area is the widespread teaching on financial prosperity. Here the emphasis is on money, wealth, possessions.

It is a great pity that this type of teaching has emphasised so strongly the realm of money and ownership - this has meant that when we hear the word 'prosperity' we think in terms of money and possessions.

The word 'prosper' is found in 1 Corinthians 16:2 and 3 John 1:2. The Corinthians were being urged to put aside for the collection for the needy saints in Jerusalem, as they prospered.

John was writing to Gaius and in his greeting he says, *'I pray that in all respects you may prosper and be in good health, just as your soul prospers.'*

The Greek word for 'prosper' is *'euodoo,'* which translated literally means 'a good journey.' So we can see that biblical prosperity is a much wider subject than money and finance - though we would be equally wrong to eliminate finance from the equation. Biblically prosperity is much bigger than money. Earlier in this chapter we mentioned how Jesus was able to meet every need - whether the need was for some sort of physical provision, for renewed health or even bringing back someone from the

dead. This is true prosperity. Jesus was the most prosperous man this earth has ever seen in this respect and He chose to lay His life down in love so that we may gain eternal life.

'The Lord delights in the prosperity of His servant.' Psalm 35:27

Proverbs 8:20-21

20 *I traverse the way of righteousness, in the midst of the paths of justice,*

21 *That I may cause those who love me to inherit wealth, that I may fill their treasuries.*

To deny that the Lord will provide financially is clearly wrong. So it goes back again to the attitude of our hearts. Earlier we saw how James warned against a focus on personal gain:

James 4:3

'You ask and do not receive, because you ask amiss, that you may spend it on your pleasures.'

Proverbs 23:4

'Do not overwork to be rich.'

Proverbs 23:5

'Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven.'

The issue is one of focus

Am I focusing on being blessed or on being a channel of blessing to others?

Jesus was explicit in the sermon on the mount:

Matthew 6:31-34

31 *"Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'"*

32 *"For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.*

33 *"But seek first the kingdom of God and His righteousness, and all these things shall be added to you.*

34 *"Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble."*

We are not to be focused on our needs and our provision.

1 Timothy 6:6-9

6 *'Now godliness with contentment is great gain.*

7 *For we brought nothing into this world, and it is certain we can carry nothing out.*

8 *And having food and clothing, with these we shall be content.*

9 *But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.'*

Paul has just been condemning those who hold a wrong view of 'sound doctrine.' One of the things he has condemned is the concept that 'godliness is a means of gain' in the financial sense. Here he is now urging that we are content with what we have rather than seek after riches. It is a matter of focus.

Are we seeking first the Kingdom of God and His righteousness - is this our focus?

Conclusion:

So we can draw a conclusion:

2 Corinthians 9:5-15

5 *'Therefore I thought it necessary to exhort the brethren to go to you ahead of time, and prepare your generous gift beforehand, which you had previously promised, that it may be ready as a matter of generosity and not as a grudging obligation.*

6 *But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.*

7 *So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.*

8 *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.*

- 9 *As it is written: "He has dispersed abroad, he has given to the poor; his righteousness endures forever."*
- 10 *Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness,*
- 11 *while you are enriched in everything for all liberality, which causes thanksgiving through us to God.*
- 12 *For the administration of this service not only supplies the needs of the saints, but also is abounding through many thanksgivings to God,*
- 13 *while, through the proof of this ministry, they glorify God for the obedience of your confession to the gospel of Christ, and for your liberal sharing with them and all men,*
- 14 *and by their prayer for you, who long for you because of the exceeding grace of God in you.*
- 15 *Thanks be to God for His indescribable gift!*

This is Paul's conclusion as he urges the Corinthians to be bountiful in giving:

Sow sparingly = reap sparingly

Give cheerfully as you purpose in your own heart

Not under compulsion

'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.'

God supplies seed to sow with.

God creates the harvest of bread

'you will be enriched in everything for all liberality'

Generous giving is a proof of true mature faith

Thank God for His indescribable gift - that is of course the Lord Jesus Christ.

The purpose of your prosperity is not so much that you prosper, but that you become a channel of provision for those in need - this brings glory to God.

If you examine yourself and find that you are not 'prospering' then I would counsel you to seek the Lord in this way:

‘Holy Spirit please come and change me on the inside, make me a truly generous hearted person.’

..... and consider your actions - consider how much are you sowing?

Chapter 12

Final Conclusions and observations

Observation - Teaching today

From certain quarters there is very strong preaching on tithing. Frequently the preachers are themselves benefiting from the tithes. Every 'tithing' preacher has his list of excuses as to why it does not work - but seemingly none looks at the obvious - maybe the basic doctrine is faulty.

I am increasingly seeing serious abuses of the body of Christ in the name of tithing - ministers setting themselves up in riches at the expense of the flock - congregations hyped up to tithe and pay back tithes and so on.

Teaching and preaching in the area of money should focus on becoming generous by the changing power of the Holy Spirit.

Conclusion

As a people under grace we are not expected to keep to the law. Tithing was part of the law and no flesh is justified by the law.

If we are going to use 10% as a guideline or as a minimum - then let us be really careful that it does not become a rule and does not become an excuse for not being really generous.

As a people who know the generosity of God, in that, although we were lost and not worthy of anything, He sent His Son to die for us. This is the ultimate in generosity - that one would lay down one's life for another. We are called to become more and more like Jesus.

The process should start with our money and possessions because these are described as the least thing - that is the thing of least importance. It is here, with money and possessions, that we are called to demonstrate faithfulness - as a stepping stone to being trusted with true riches.

Luke 16:10-11

10 "He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.

11 *"Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"*

Surely the best conclusion that we can come to is this:

'By the grace of God and by the changing power of the Spirit we can become generous of heart, if we are willing - then what we do with our resources will not be a big issue because it will be flowing from changed hearts.'

Out of new generous natures we will hear the Lord's specific instructions to us personally - by being obedient to those instructions we will walk by faith - by walking by faith we will please Him.'

Paying a tithe is not an act of faith (and therefore not faithfulness) - unless we have received the 'rhema' word of God to do so.

As we said in the introduction, everyone must make their own conclusion. It is a matter of the heart. Whatever you conclude on tithing, the big issue is being in love with the true Master - that is in love with Jesus.

'Holy Spirit please fill me with more love for Jesus and make me a generous giver'. Amen.

And the conclusion of the matter:

"The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light.

We have already seen that this is an idiom. The meaning is generosity and the result is - 'your whole body will be full of light.'

As we become generous there will be an enormous benefit of well being for us.

Whatever we do with money - let us be those who have seen the light - those who have asked the Spirit to make us generous people - then we can become cheerful - even hilarious givers.

‘But a generous man devises generous things, and by generosity he shall stand.’

Isaiah 32:8

Appendix - What about borrowing

The scripture urges us:

Romans 13:8

'Owe no one anything except to love one another, for he who loves another has fulfilled the law.'

.... and warns us:

Proverbs 22:7

'The rich rules over the poor, and the borrower is servant to the lender.'

By borrowing we place ourselves as servants or slaves to the lender.

Whilst borrowing for business purposes is not specifically referred to, one would have to conclude that borrowing is not necessarily the best course of action.

Warning

Many people in business have an idea or a vision. They do their sums and find that they perceive the need for finance. Next step is straight to the bank for a loan.

If the vision is from the Lord, why do we go straight to the world for the finance?

Money is not a commodity which we buy and sell. Money is not just another raw material. Let me explain:

When you purchase raw materials you give value for value. When you hire labour you give value for value. When you borrow money to finance a project you do not give value for that loan. Instead you make a promise to pay interest and to return the capital you have borrowed. You have tied yourself to an ongoing agreement until the loan is repaid.

In Deuteronomy we find:

Deuteronomy 23:20

"To a foreigner you may charge interest, but to your brother you shall not charge interest, that the LORD your God may bless you in all to which you set your hand in the land which you are entering to possess."

Here the word for 'interest' is '*nasak*.' This Hebrew word means 'bite' and is usually associated with the 'bite of the serpent.'

When you borrow money you are exposing yourself to the 'bite of the serpent.'

If our vision is from the Lord, then we should ask the Lord how the vision is to be financed - He will have other ways than borrowing from worldly institutions.

Our conclusion:

Take very great care about entering into borrowing.

My personal conclusion:

I would need a specific word from God, confirmed by two or three reliable witnesses before entering into borrowing.