

**“STEWARDSHIP OF GOD’S GIFT OF MONEY:
GROW IN THE GRACE OF GIVING.”**

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First Christian Reformed Church
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**Scripture Texts: Proverbs 3:9-10; I Corinthians 16:1-2; II Corinthians 9:7; Phil.
4:14-18**

Introduction.

I wish to address this morning our stewardship of God’s good gift to us of our money. I am not preaching on this topic because we are in a financial crunch or need to meet budget. I am not asking us all to dig a little deeper. Paul Assink hasn’t put me up to this. I am thankful we are blessed as a congregation and by God’s good grace we are doing well.

So if there isn’t a particular budgetary need, why talk about money? I want to for your sake, not so much the churches sake. I am struck by what the Apostle Paul said to the church in Philippi in the midst of his writing about their giving.

Philippians 4:17 Not that I seek the gift, but I seek the fruit that increases to your credit.

Or I am seeking the profit that accrues (or increases) to your account.

Paul is not hinting that he needs money, nor does he want to be accused of abusing their kindness or generosity. Paul’s intention is always for others benefit and not his own. In other words, he is saying that while he has received from them, they have also received just as much in return.

I am not urging you to tithe because the church needs your money.
I am urging you to tithe because you need to tithe.

God doesn’t need our money, he wants our hearts, but the way He knows He has our hearts is when we give Him our money. Where our treasure is, there are hearts are also.

As much as Paul was blessed, he makes clear their gifts were a sacrifice that was pleasing and acceptable to God. And that is the goal. To glorify God in our good works and gifts and giving.

I want to focus on Scripture. I don’t ask you to do anything God doesn’t ask you to do. I want to be clear so that on that day we all stand before God and account for how we were

stewards of His gifts that He has given to us, we won't be caught by surprise or unaware or make lame excuses.

God wants us to live and give according to His Word. No matter what your financial situation, don't act contrary to the Word of God. So let's look at God's Word together and see what He has to say about growing in the grace of giving. Here are *nine things* the Holy Spirit says about our giving.

Christians give. Each one must give. No exceptions. If the widow with two pennies gives, we can give. We are made in the image of God and giving reflects God.

As long as I have something, I have something to give. Everything I have is from God, it is Gods. If God has given me something, I have something to give. Christians give.

Christians give proportionally. As each one has prospered, according to what God has given. This is the beauty of God's plan for each of us to give a tenth. In the ancient world pagans and God's people honored their God by giving 10%, it was a universal practice. This is the means God ordained to support and provide for His worship. It is proportional, we don't all give the same amount, but we all give according to our ability.

When you think about it what God asks is very small compared to all He has done and given us.

Christians give generously. What is generously? There is not a one-size-fits-all answer. It is different for each of us. It is decided in your heart, by prayer and honest evaluation. But I can give you a starting point, a minimum, a bottom line. Ten percent. This was the standard for all of God's people in the OT, but the bar is raised in the NT, Jesus praises generosity out of love.

What argument do you have against being generous? What do you know about people who are generous? Doesn't it reflect in other areas of their lives and how they live? In how joyful and blessed they are? Generosity keeps our hearts free from the love of money, free from being selfish, stingy, greedy, free from forgetting that all we have isn't ours but is from God.

Christians give regularly. Not occasionally, not sporadically, not hit or miss, not when they are feeling flush. Paul urged the Corinthians to bring their gift on the first day of the week when they gathered for worship. Give the way God gives to us, faithfully, without fail.

If you are paid weekly, then weekly, if monthly, then monthly. The longer we wait the more likelihood we will forget, and end up robbing God what belongs to Him.

Christians give deliberately. Don't give automatically, as if by rote. Rather we should give thoughtfully, prayerfully. As we write the check or put money in the envelope, offer a prayer for the church and our ministries, or for the cause or missionary being supported.

Giving should be something we actually sit down and think about. Out of that which God has given to me, how much, what percent, will I now return to God as an expression of my worship, my love, my affection, my gratitude for God, for Jesus Christ, for my salvation?

Our giving should not be a matter done with haste, but done with care, thoughtfulness. When you give a birthday or anniversary gift to your spouse, do you do it unthinkingly, automatically, out of duty or with deliberate thoughtfulness?

If you give to the church by means of an ACH deduction from your bank account that is sent to the church, then perhaps during the offering you can make it your act of worship to pray for your gift and God's use of it in the ministry of our church.

Christian give sacrificially. You may recall from what Paul said to the Corinthian church about the church in Macedonia.

II Corinthians 8:1-3 We want you to know, brothers, 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.

There are three levels of giving, less than our ability, according to our ability, and beyond our ability. 96% of Americans give less than their ability.

What would that look like? Not just giving up a luxury or a want, but for a time even a necessity. Sacrificial giving looks unreasonable, risky, even foolish. Jesus sacrificed everything for us, how might we reflect that?

Have you ever experienced giving when it actually felt like it cost you something, when you had to forgo something for the sake of someone else? Have we ever asked how much can I give rather than how much can I keep?

Christians give cheerfully. God loves a cheerful giver. This is the sacrifice that is acceptable and pleasing to God. How do you think God gives to us? When God answers a prayer of ours do you ever think He is begrudging? “Oh, alright I guess, since you have been so insistent. How many times have I already given to you, will it never stop?” God is not reluctant.

Delight in every opportunity to participate with God in His work on earth, have joy in spreading joy. There is nothing more exhilarating than joining our meager contribution to those of our brothers and sisters to make a much bigger difference.

Jesus said it is more blessed to give than to receive. We should experience a triple blessing. What we give blesses us, blesses those who receive it and blesses God. When we don't give we rob God of what is His and we rob ourselves.

Do you lack joy in your life? I commend to you the grace of giving. It will do your heart good.

Christians give worshipfully. Giving is an act of worship, of honoring God, of showing our love for God and our devotion to God. All of our giving should first and foremost be about God and for God, as a response to God.

As Proverbs 3 says it is an expression of honor, of devotion, of affection, of love for God, a demonstration of our faith and our gratitude for our salvation.

The first fruits is God's. I have not always been clear about this when I call for the offering in our evening service. I think I have sometimes said, let's bring our tithes and our offerings. That's wrong. I should say, let's bring God's tithes and our offerings. The tithes are God's and to withhold them is to rob God.

Malachi 3:8-12 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.

Our hearts follow our money. This is why God wants the full tithe to come into His house, so that our hearts and prayers and love and energy follow it there.

Bring to God a fragrant offering, a sweet smelling sacrifice of a tenth or more of your income, your firstfruits. In this way you honor God with your wealth. Money shows us

our hearts, do our hearts belong first of all to God, are our hearts in God's house, in the blood bought church of His Son, Jesus Christ?

In our house we write our checks to the Lord on the first of each month. It comes out before anything else. It's not leftovers, it's firstfruits. It's not a tip, it's a tithe of all that God has given us in response to all that God has given us and done for us. After the tithe, then comes what we render unto Caesar and use for our own benefit and pleasure.

Finally, Christians give excellently. In II Corinthians 8:7 Paul says, "See that you excel in this grace of giving." Giving is a skill that takes practice. Grow in the grace of giving, increase in your ability to generously, regularly, deliberately, sacrificially, cheerfully, worshipfully excel in giving.

Do be static in this, don't be flat lined. Do you strive for excellence in other things in your life? Are you studying, improving, growing, challenging yourself in other areas of your life? How about in your marriage or parenting or health? How about excelling in this grace of giving?

Excel in the grace of giving. Excel in joyful generosity. This glorifies God and glorifies what God has done and what He is like. Outdo one another in giving. God gave His first and very best, give your first and best. Give as the Lord has given to you.

Implications and application.

Jesus said you cannot serve both God and money. You will either love one or hate the other. You cannot serve both God and money. Let me explain to you what that means. It means you cannot serve both God and money. You cannot love both God and money. You cannot be a lover of God and a lover of money.

Do you love money?

Our money will go to where our heart is. If our heart is in stuff, possessions, property, bigger and better, that's where our money will end up. If our heart is in building the kingdom of God and the church of Jesus, that's where our money will end up. Where is your heart? Show me your check book and credit card statement and I will show you your heart.

Do you love money? Do you know how God knows whether we are lovers of money? By whether we rob Him of His tithe, if we withhold bringing the whole tithe into His Church. In I Timothy 2 Paul says elders and deacons must not be lovers of money, and the way God knows if elders and deacons are lovers of money is by how well they bring God's tithe into His Church.

So how can we kill our love for money? By growing in the grace of giving.

Parents should start teaching children very young to be cheerful givers to the Lord. The best reason for allowances is to teach our children very early to start tithing and being generous. If they learn to give a tenth of their first dollar, they will better learn to give a tenth of their berry money and beyond.

Some practical considerations.

Should we tithe our gross or our net? What do you think? Should we back out taxes, and whatever other deductions our employer takes out? Should we back out Christian school tuition? How about the mortgage? What about other debts, should be pay those off first?

What are these kinds of questions asking? How little can I get away with giving?

When I hear questions like this I am reminded of the boyfriend/girlfriend who asks how far can we go before it is sin? It's the wrong question and it will lead to the wrong answer. The question is how can we glorify God and honor God and show our love for God.

What do you want to be blessed on, your gross or your net? Do you want to love God more or less? As much as you can or as little as you can?

God's portion is ten percent of our gross income and any other income from bonuses or investments or inheritance. You will not be blessed by living on what belongs to God. We will always do better living on 90% of our income than on 100% of our income. And you will do even better living on 80% and giving generously the 20%.

It is always better and safer to live inside of God's will than outside of God's will.

What about debt? Pay your debt to God first, and see how He provides for the rest. Pay your tithe and pray for God's help to get out of debt, He will answer. Don't rob God to pay men.

If you are in financial trouble, let me tell you how to get out of financial trouble. If you haven't been tithing then stop robbing God and start tithing and God will take care of your financial troubles. Look to see if your financial troubles are God's discipline of you, His challenging of your heart, His showing you the problem.

What about me? Do I have to tithe? Should I tithe if the money I get has already been tithed? Dare I preach for you to tithe the firstfruits of all your income and then I don't

tithe? Phama and I have made the tithe the minimum we give, and we give the whole tithe into the blue envelope.

We tithe the gross income, and we tithe the value of the parsonage we live in because that is part of my income. And every year we try to raise the percentage. And beyond that we give offerings to various causes and individuals.

I can testify to you that God has been rich toward us, we have never lacked. In the hardest times, God has been faithful, generous, rich toward us. The one place in Scripture God says to test Him is in bringing the whole tithe into His house and see if He will not provide for you all you need and more.

Proverbs 3:9-10 Honor the LORD with your wealth and with the firstfruits of all your produce;

10 then your barns will be filled with plenty, and your vats will be bursting with wine.

Luke 6:38 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.

Prayer: Holy Father, in you we live and move and have our being, all that we are and have and can do comes from you. You are the cause and source of all we have and it is all for you. Make it our joy and delight to freely give you all that is due to you. As you have withheld nothing from us so enable us to withhold nothing from you for the sake of Jesus who freely gave us salvation and life in you. In His name we ask all these things, Amen.